American Banker

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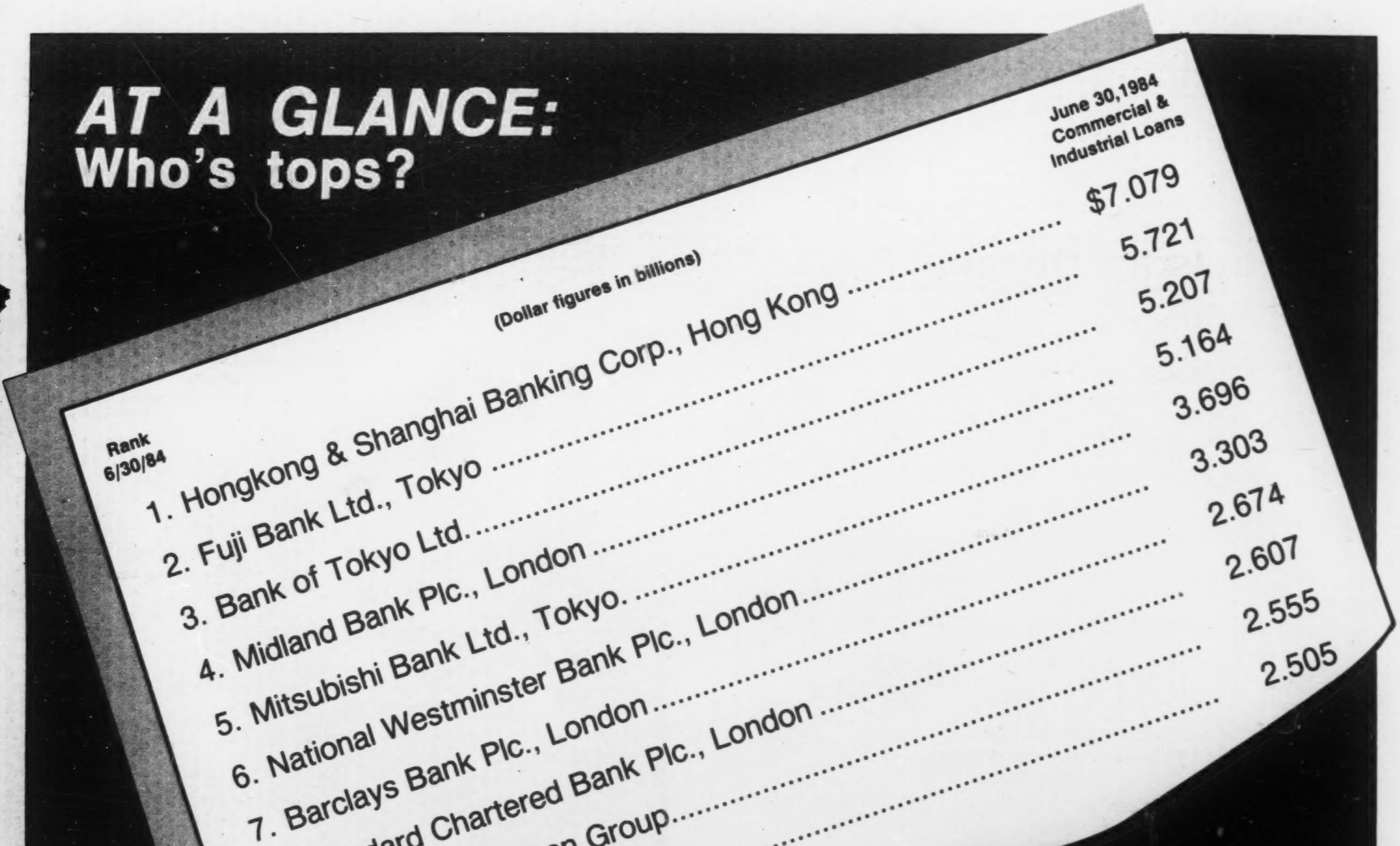
Foreign Banks In the United States

AT A GLANCE:
Who's tops?



(Dollar figures in billions)

Rank 6/30/84		June 30,1984 Commercial & Industrial Loans
1.	Hongkong & Shanghai Banking Corp., Hong Kong	$7.079
2.	Fuji Bank Ltd., Tokyo	5.721
3.	Bank of Tokyo Ltd.	5.207
4.	Midland Bank Plc., London	5.164
5.	Mitsubishi Bank Ltd., Tokyo.	3.696
6.	National Westminster Bank Plc., London	3.303
7.	Barclays Bank Plc., London	2.674
8.	Standard Chartered Bank Plc., London	2.607
9.	European American Group	2.555
10.	Sumitomo Bank Ltd., Osaka	2.505

Foreign Banks with More Than $1 Billion in C&I Loans At U.S. Subsidiaries, Branches, and Agencies*

Compiled by American Banker Copyright 1985

(Dollar Figures in Billions)

			June 30, 1984					June 30, 1983				
Rank 6/84	Rank 6/83		C&I Loans	Total Deposits	Total Assets	Br. & Agency Offices	U.S. Subs.(a)	C&I Loans	Total Deposits	Total Assets	Br. & Agency Offices	U.S. Subs.(a)
1	1	Hongkong & Shanghai Banking Corp., Hong Kong	$7.079	$18.012	$23.934	8	1(2)	$5.927	$16.691	$22.282	8	1(2)
2	7	Fuji Bank Ltd., Tokyo (b)	5.721	6.854	15.407	3	1(1)	2.595	2.507	10.878	3	1(1)
3	2	Bank of Tokyo Ltd.	5.207	12.657	20.458	7	2(2)	5.806	11.319	20.102	7	2(2)
4	3	Midland Bank Plc., London (c)	5.164	18.112	28.094	1	1(1)	5.398	18.291	25.911	1	1(1)
5	9	Mitsubishi Bank Ltd., Tokyo	3.696	9.327	17.151	3	2(1)	2.403	4.526	10.336	3	1(0)
6	5	National Westminster Bank Plc., London	3.303	8.525	11.702	3	1(1)	2.766	6.953	10.065	3	1(1)
7	4	Barclays Bank Plc., London (d)	2.674	3.723	8.439	13	2(1)	2.867	3.339	8.494	13	2(1)
8	12	Standard Chartered Bank Plc., London	2.607	6.942	9.714	7	1(1)	2.312	5.850	8.324	7	1(1)
9	6	European American Group (e)	2.555	4.804	6.562	0	1(1)	2.661	4.581	7.121	0	1(3)
10	14	Sumitomo Bank Ltd., Osaka	2.505	6.759	9.857	4	1(0)	2.017	3.401	6.505	4	1(0)
11	10	Mitsui Bank Ltd., Tokyo	2.388	3.843	7.426	3	1(0)	2.402	3.012	6.905	3	1(0)
12	15	Sanwa Bank Ltd., Osaka	2.241	7.744	13.515	3	1(0)	1.873	4.503	10.162	3	1(0)
13	18	Industrial Bank of Japan Ltd., Tokyo	2.208	4.506	8.501	2	1(0)	1.716	3.606	6.128	2	1(0)
14	8	Dai-Ichi Kangyo Bank Ltd., Tokyo	2.181	6.969	13.162	3	1(0)	2.447	4.819	8.610	3	1(0)
15	11	Royal Bank of Canada, Montreal	2.119	3.278	5.930	10	2(0)	2.339	2.917	5.667	11	2(0)
16	19	Swiss Bank Corp., Basle	2.043	3.932	6.379	5	0(0)	1.487	4.183	5.933	5	0(0)
17	16	Banque Nationale de Paris (f)	1.950	4.433	6.724	5	1(1)	1.827	2.487	5.337	4	1(0)
18	13	Bank of Montreal (g)	1.786	3.857	6.224	2	2(0)	2.099	2.528	5.772	2	2(0)
19	20	Lloyds Bank Plc., London	1.688	4.522	6.207	8	1(0)	1.358	3.650	5.051	6	1(0)
20	21	Toronto Dominion Bank	1.485	1.935	6.401	4	1(0)	1.332	2.192	4.631	4	2(0)
21	17	Canadian Imperial Bank of Commerce, Toronto	1.404	3.376	4.737	9	2(0)	1.727	3.599	5.451	10	2(0)
22	22	Bank Leumi le-Israel, Tel-Aviv	1.332	2.785	3.138	6	1(0)	1.208	2.792	3.166	5	1(0)
23	--	Tokai Bank, Ltd., Nagoya	1.309	2.444	6.146	3	1(0)	0.732	2.440	4.053	3	1(0)
24	--	Long-Term Credit Bank of Japan, Ltd., Tokyo	1.172	1.615	3.852	2	0(0)	0.765	1.475	4.204	2	0(0)
25	--	Bancomer, Mexico City	1.125	0.930	2.878	2	1(0)	0.697	0.720	1.318	2	1(0)
26	23	Taiyo Kobe Bank Ltd., Kobe	1.100	1.569	3.237	3	0(0)	1.033	1.229	2.610	3	0(0)
27	--	Banca Nazionale del Lavoro, Rome	1.004	2.203	3.259	5	0(0)	0.822	1.496	2.274	5	0(0)

*—Average deposits and assets for June 1984 and June 1983 were used for branches and agencies; and balances as of June 30, 1984, were used for U.S. commercial bank subsidiaries and New York State investment companies. For Edge banks, balances as of June 30, 1984 were used and average balances for June 1983. For finance companies, data as of Dec. 31, 1983, and Dec. 31, 1982, were used. Acquistions made, and offices opened, after June 30, 1984, are not included here.

(a)—U.S. subsidiaries include commercial banks, Edge Act banks, New York State investment companies and finance companies. The number of domestic Edge offices are in parenthesis. (b)—Also has a finance company subsidiary, Walter E. Heller & Co., Chicago, since Jan. 1984, which is included in its June 30, 1984, figures. (c)—Also has an interest, along with five other banks, in European American Bank & Trust Co., New York. (d)—Also has a finance company subsidiary, Barclays American Corp., Charlotte, N.C., which is included in the bank's totals. (e)—The group consists of six European banks: (1)-Amsterdam-Rotterdam Bank, Amsterdam, Netherlands; (2)-Creditanstalt-Bankverein, Vienna, Austria; (3)-Deutsche Bank, Frankfurt; (4)-Midland Bank Plc., London; (5)-Societe Generale de Banque, Brussels; and (6)-Societe General, Paris. The group owns European American Bank & Trust Co., New York, a commercial Bank, which, in turn, owns a Los Angeles-based Edge bank. In December 1984, European American Banking Corp, a New York investment company, was merged into the bank. No midyear 1984 data were available for the company. Also during the year, the Edge bank closed its Miami office, and the Agreement corporation based in Chicag was also closed. In August 1984, the bank said the outstanding shares of the Los Angeles Edge were being sold to a newly-formed subsidiary of American Express International banking Corp., New York. (f)—Also has a New York investment company subsidiary, French American Banking Corp., which is included in the bank's figures. (g)—Acquired Harris Bankcorp, Inc., Chicago, in September 1984. Data for June 30, 1984 do not include this acquisition.

Top 10 Branches & Agencies in the U.S.

Based on C & I Loans on June 30, 1984

(In Millions of Dollars)

Rank 6/84	Rank 6/83		Total C&I Loans 6/84	Total C&I Loans 6/83
		BRANCHES		
1	2	Mitsubishi Bank Ltd., New York	$2,246.8	$1,875.5
2	4	Fuji Bank Ltd., New York	1,558.6	1,535.2
3	1	Dai-Ichi Kangyo Bank, New York	1,529.0	1,899.2
4	9	Swiss Bank Corp., New York	1,326.1	1,052.6
5	5	Mitsui Bank Ltd., New York	1,312.3	1,386.2
6	3	Bank of Tokyo Ltd., New York	1,251.7	1,807.4
7	11	Sumitomo Bank Ltd., New York	1,222.6	847.1
8	7	Bank of Montreal, New York	1,114.1	1,111.9
9	8	Sanwa Bank Ltd., New York	995.6	1,057.2
10	10	Taiyo Kobe Bank Ltd., New York	906.8	853.6
		AGENCIES		
1	2	Industrial Bank of Japan, Los Angeles	926.3	682.4
2	3	Bancomer, New York	895.0	652.0
3	1	Bank of Montreal, San Francisco	671.6	969.3
4	4	Fuji Bank Ltd., Los Angeles	644.7	487.7
5	9	Toronto Dominion Bank, Atlanta	581.0	369.1
6	6	Sanwa Bank Ltd., San Francisco	570.5	413.6
7	7	Dai-Ichi Kangyo Bank, Los Angeles	458.4	392.1
8	16	Bank of Nova Scotia, Atlanta	435.0	210.3
9	15	Long-Term Credit Bank of Japan, L.A.	407.8	219.9
10	25	Royal Bank of Canada, San Francisco	368.7	159.8

Top 10 U.S. Banks & Edge Subsidiaries

Based on C & I Loans on June 30, 1984

(In Millions of Dollars)

Rank 6/84	Rank 6/83		Total C&I Loans 6/84	Total C&I Loans 6/83
		COMMERCIAL BANKS		
1	1	Marine Midland Bank NA, Buffalo, N.Y.	6,754.7	5,593.1
2	2	Crocker National Bank, San Francisco	5,148.7	5,398.1
3	3	European American B&T Co., New York	2,554.9	2,426.1
4	5	Nat'l Westminister Bank USA, New York	2,342.6	1,820.1
5	4	Union Bank, Los Angeles	2,218.2	1,943.0
6	6	Bank of Tokyo Trust Co., New York	1,760.1	1,775.0
7†	..	Harris Trust & Savings Bank, Chicago	1,544.9	....
7	7	California First Bank, San Francisco	1,524.3	1,386.3
8	8	Bank Leumi Trust Co., New York	1,096.2	1,014.4
9	..	Bank of California NA, San Francisco	730.0	....
10	10	Lloyds Bank California, Los Angeles	691.9	580.4
		EDGE BANK SUBSIDIARIES		
1	3	Banco Cafetero Int'l Corp., New York	19.65	12.09
2	1	Marine Midland Int'l Bank, Miami	15.47	16.45
3	2	Banco Latino Int'l, Miami	11.55	12.72
4	5	Crocker Bank Int'l, New York	10.47	8.21
5	4	J. Henry Schroder Int'l Bank, Miami	6.67	9.48
6	12	ABN Bank Int'l USA, Chicago	5.52	3.58
7	6	Banco de Santander Int'l Inc., Miami	5.24	6.96
8	9	Standard Chartered Bank Int'l, Houston	5.18	4.52
9	8	Banco de Bogota Int'l Corp., Miami	4.85	4.65
10	7	Banco Real Int'l, Inc., Chicago	4.30	6.29

(†)—*Rank bank would have had, if it were acquired by Bank of Montreal prior to 6/30/84.*

10 Cities with the Most Foreign Banking Offices†

		Number of Offices	Agencies	Branches	Commercial Bank Subs.	Edge Act Banks	Repr. Offices	All Other Offices*
NEW YORK	6/30/84:	383	32	191	26	10	113	11
	6/30/83:	369	41	165	23	5	127	8
LOS ANGELES	6/30/84:	108	58	15	14	2	19	0
	6/30/83:	107	62	9	13	2	21	0
CHICAGO	6/30/84:	76	0	43	3	2	27	1
	6/30/83:	74	0	43	2	3	25	1
HOUSTON	6/30/84:	69	0	0	0	11	58	0
	6/30/83:	63	0	0	0	11	52	0
SAN FRANCISCO	6/30/84:	67	32	9	10	2	14	0
	6/30/83:	69	36	3	10	1	19	0
MIAMI	6/30/84:	52	32	0	2	11	7	0
	6/30/83:	51	29	0	2	12	8	0
ATLANTA	6/30/84:	19	12	0	0	0	7	0
	6/30/83:	19	11	0	0	0	8	0
WASHINGTON, D.C.	6/30/84:	16	0	3	0	1	12	0
	6/30/83:	12	0	3	0	0	9	0
SEATTLE	6/30/84:	13	0	11	0	0	2	0
	6/30/83:	13	0	11	0	0	2	0
PUERTO RICO #	6/30/84:	10	0	5	5	0	0	0
	6/30/83:	11	0	6	5	0	0	0
TOTALS								
For 10 Largest	**6/30/84:**	**813**	**166**	**277**	**60**	**39**	**259**	**12**
	6/30/83:	788	179	240	55	34	271	9
TOTALS								
All U.S. Offices of Foreign Banks	**6/30/84:**	**906**	**178**	**310**	**68**	**41**	**295**	**14**
	6/30/83:	865	188	269	61	35	301	11
Number of Cities @	**6/30/84:**	**45**	**13**	**22**	**16**	**9**	**27**	**4**
	6/30/83:	40	10	22	14	7	25	3

† —Includes offices opened since midyear 1984.
* —Includes 10 New York investment companies and four finance companies.
# —Includes offices in the cities of Hato Rey, Mayagüez, San Juan, and Santurce.
@ —The number in the first column shows the total number of U.S. cities that have foreign banking offices.

Top 10 Countries in C&I Loans Booked by Their Banks' U.S. Offices

(Dollar Figures in Billions)

		Number of Banks with US Offices	Number of US Offices	C&I Loans	Ratio (a)	Deposits	Assets
JAPAN	6/30/84:	24	79	$ 36.5	37.6%	$ 87.3	$153.6
	6/30/83:	24	75	$ 29.3	34.0%	$ 57.3	$118.2
		--	+4	+ 24.6%		+ 52.4%	+ 30.0%
UNITED KINGDOM	6/30/84:	14	55	$ 16.2	16.7%	$ 44.0	$ 67.3
	6/30/83:	11	50	$ 15.4	17.9%	$ 39.7	$ 60.2
		+3	+5	+ 5.2%		+ 10.8%	+ 11.8%
CANADA	6/30/84:	9	49	$ 8.3	8.6%	$ 15.4	$ 29.9
	6/30/83:	8	50	$ 8.6	10.0%	$ 12.7	$ 25.4
		+1	-1	- 3.5%		+ 21.3%	+ 17.7%
HONG KONG	6/30/84:	10	24	$ 7.2	7.4%	$ 18.4	$ 24.4
	6/30/83:	9	22	$ 6.0	7.0%	$ 17.0	$ 22.7
		+1	+2	+ 20.0%		+ 8.2%	+ 7.5%
FRANCE	6/30/84:	10	24	$ 4.1	4.2%	$ 11.4	$ 17.1
	6/30/83:	9	22	$ 3.2	3.7%	$ 8.2	$ 12.5
		+1	+2	+ 28.1%		+ 39.0%	+ 36.8%
ITALY	6/30/84:	14	38	$ 4.4	4.5%	$ 10.0	$ 19.5
	6/30/83:	13	34	$ 4.6	5.3%	$ 5.9	$ 14.9
		+1	+4	- 4.4%		+ 69.5%	+ 30.9%
SWITZERLAND	6/30/84:	7	15	$ 3.0	3.1%	$ 8.2	$ 13.8
	6/30/83:	5	13	$ 2.8	3.2%	$ 7.3	$ 11.9
		+2	+2	+ 7.1%		+ 12.3%	+ 16.0%
ISRAEL	6/30/84:	4	22	$ 2.8	2.9%	$ 7.6	$ 9.0
	6/30/83:	4	22	$ 2.5	2.9%	$ 6.9	$ 8.4
		-	--	+ 12.0%		+ 10.1%	+ 7.1%
GERMANY	6/30/84:	13	22	$ 2.5	2.6%	$ 4.4	$ 8.1
	6/30/83:	12	21	$ 2.7	3.1%	$ 3.5	$ 7.4
		+1	+1	- 7.4%		+ 25.7%	+ 9.5%
KOREA	6/30/84:	6	22	$ 1.7	1.8%	$ 0.5	$ 3.3
	6/30/83:	6	18	$ 1.5	1.7%	$ 0.4	$ 2.8
		-	+4	+ 13.3%		+ 25.0%	+ 17.8%
TOTALS							
For top 10	6/30/84:	111	350	$ 86.7	89.3%	$207.2	$346.0
	6/30/83:	101	327	$ 76.6	88.9%	$158.9	$284.4
		+10	+23	+ 13.2%		+ 30.4%	+ 21.7%
TOTALS							
For all foreign banks in the U.S (b)	6/30/84:	251(54)	592	$ 97.1	100.0%	$228.2	$386.9
	6/30/83:	226(52)	558	$ 86.2	100.0%	$179.0	$324.4
		+ 25(+2)	+34	+ 12.7%		+ 27.5%	+ 19.3%

Includes all of the foreign banks' U.S. branches, agencies, Edge banks, commercial banks, finance companies and New York State investment companies.
(a)—Ratio of commercial and industrial loans booked by all U.S. offices of the country's banks to all C&I loans booked by all the U.S. offices of all the foreign banks in the U.S.
(b)—The number of foreign countries with banking offices in the U.S. is shown in parenthesis.

C&I Loans, Deposits, and Assets At U.S. Offices of Foreign Banks

(Dollar Figures in Billions)

		Number	C&I Loans	Deposits (a)	Assets (a)
AGENCIES	6/30/84:	175	$ 15.4	$ 19.4	$ 58.6
	6/30/83:	186	$ 14.5	$ 14.2	$ 55.2
		−11	**+ 6.2%**	**+36.6%**	**+ 6.2%**
BRANCHES	6/30/84:	298	$ 43.7	$108.6	$195.3
	6/30/83:	266	$ 40.1	$ 76.1	$149.7
		+32	**+ 9.0%**	**+42.7%**	**+30.5%**
COMMERCIAL BANKS (b)	6/30/84:	66	$ 32.2	$ 96.5	$121.9
	6/30/83:	61	$ 29.0	$ 87.4	$112.9
		+ 5	**+11.0%**	**+10.4%**	**+ 8.0%**
EDGE ACT BANKS (c)	6/30/84:	40	$ 0.09	$ 1.0	$ 1.4
	6/30/83:	35	$ 0.04	$ 0.7	$ 0.9
		+ 5	**+125%**	**+42.9%**	**+55.6%**
FINANCE COMPANIES (d)	6/30/84:	4	$ 4.2	$ 0.0	$ 6.0
	6/30/83:	2	$ 1.3	$ 0.0	$ 2.8
		+ 2	**+223%**		**+114%**
INVESTMENT COMPANIES (e)	6/30/84:	9	$ 1.5	$ 2.7	$ 3.7
	6/30/83:	8	$ 1.3	$ 0.6	$ 2.9
		+ 1	**+15.4%**	**+350%**	**+27.6%**
U.S. OFFICES OF FOREIGN BANKS	6/30/84:	592	$ 97.1	$228.2	$386.9
	6/30/83:	558	$ 86.2	$179.0	$324.4
		+34	**+12.7%**	**+27.5%**	**+19.3%**
ALL U.S. BANKS (f)	6/30/84:	15,380[1]	$454.4	$1,524.8[1]	$2113.1[1]
	6/30/83:	15,396	$395.9	$1,443.8	$2,003.2
		—16[1]	**+14.8%**	**+5.6%[1]**	**+5.5%[1]**
RATIO OF U.S. OFFICES OF FOREIGN BANKS(g) TO ALL U.S. BANKING OFFICES (g)	6/30/84:	**3.6%[2]**	**20.4%**	**15.0%[2]**	**18.3%[2]**
	6/30/83:	3.6 %	21.4%	12.4 %	$16.0 %
	6/30/82:	3.2 %	21.7%	11.2 %	$15.5 %
	6/30/81:	2.8 %	20.3%	10.2 %	$15.2 %

(a)—Average deposits and assets for June 1984, were used for branches and agencies.

(b)—C&I loan data were available for 54 of the 66 banks.Commercial bank number count includes bank head offices only and does not include the branches of these banks.

(c)—Edge bank number count includes branches. To avoid double counting, data for Edge banks, which are subsidiaries of foreign bank-owned U.S. commercial banks, are excluded from the totals for C&I loans, deposits, and assets.

(d)—Yearend 1983 and yearend 1982 data were used for finance companies.

(e)—For 6/30/84, data for five of the nine companies were available.

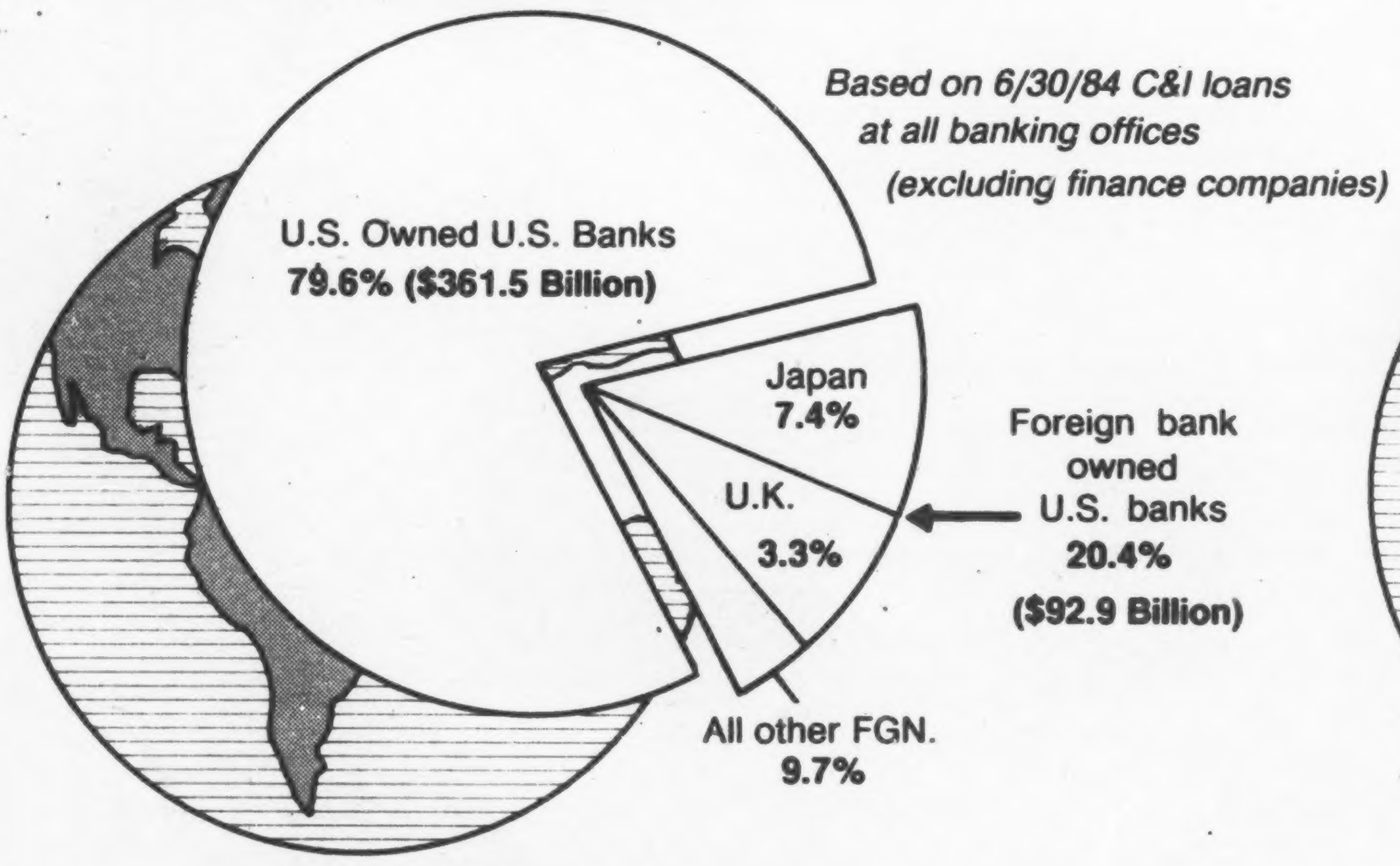
(f)—Aggregate data source is the **Federal Reserve Bulletin.** As defined by the Fed., all U.S. banks include all domestically-chartered commercial banks, plus the U.S. branches and agencies of foreign banks, plus Edge Act banks and New York State investment companies.

(g)—In computing the ratios, finance company data were subtracted out from the U.S. offices of foreign banks totals for comparability with Federal Reserve aggregate data.

(1)—June 30, 1984 Federal Reserve Board data for the items were not available. The latest available data are used and are for Dec. 1983.

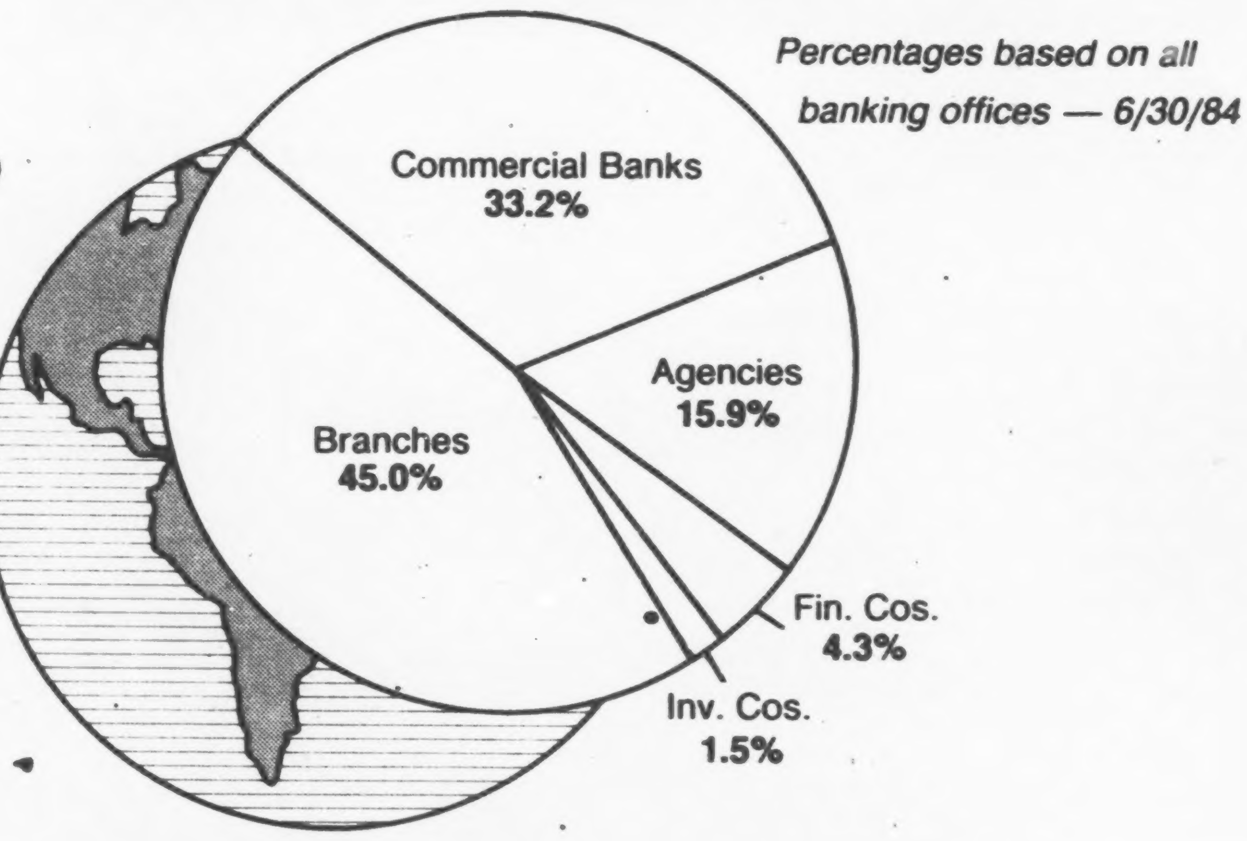
(2)—For the ratios indicated, foreign-bank data for June 30, 1984 are being compared with all-bank data for Dec. 1983.

FOREIGN BANKS' SHARE OF THE U.S. LENDING MARKET



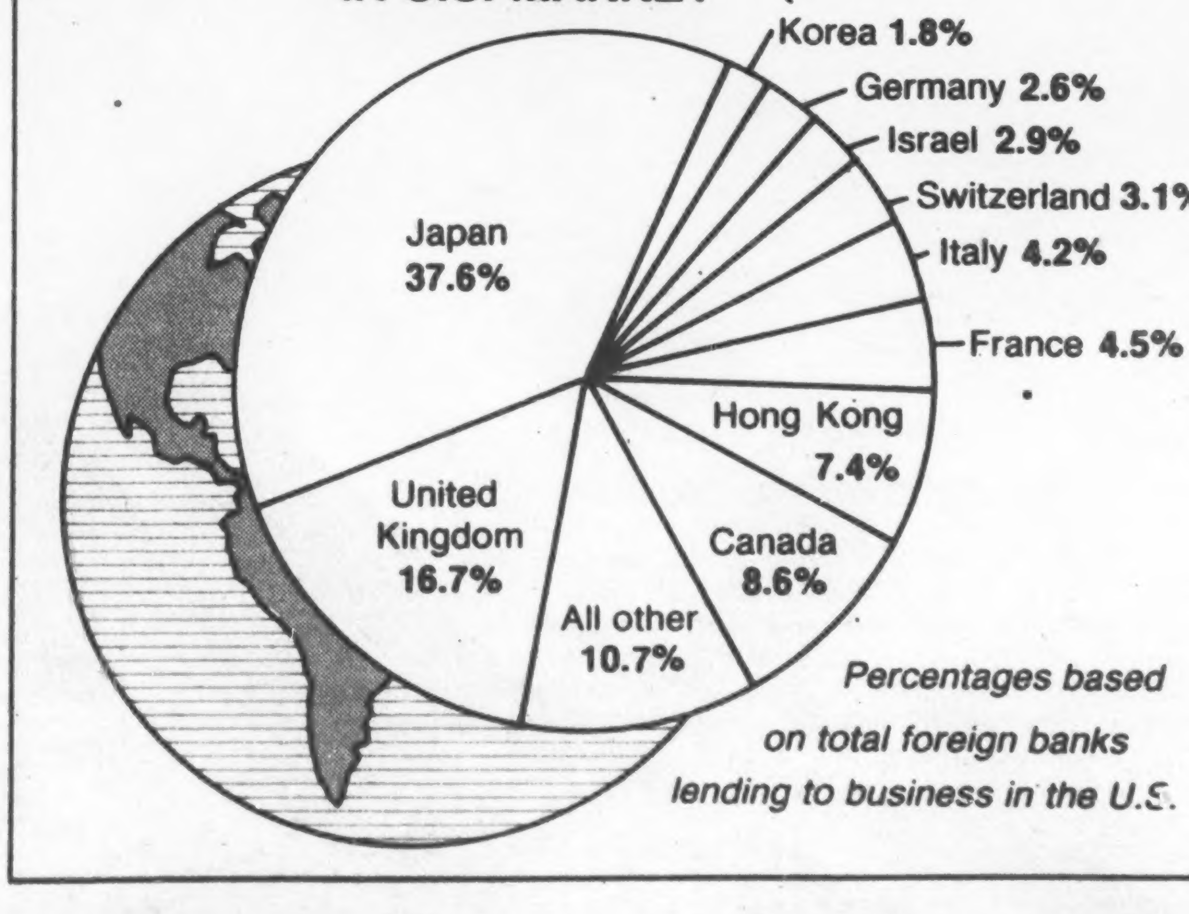
Based on 6/30/84 C&I loans at all banking offices (excluding finance companies)

BREAKDOWN OF FOREIGN BANKS' U.S. C&I LOANS BY OFFICE TYPE



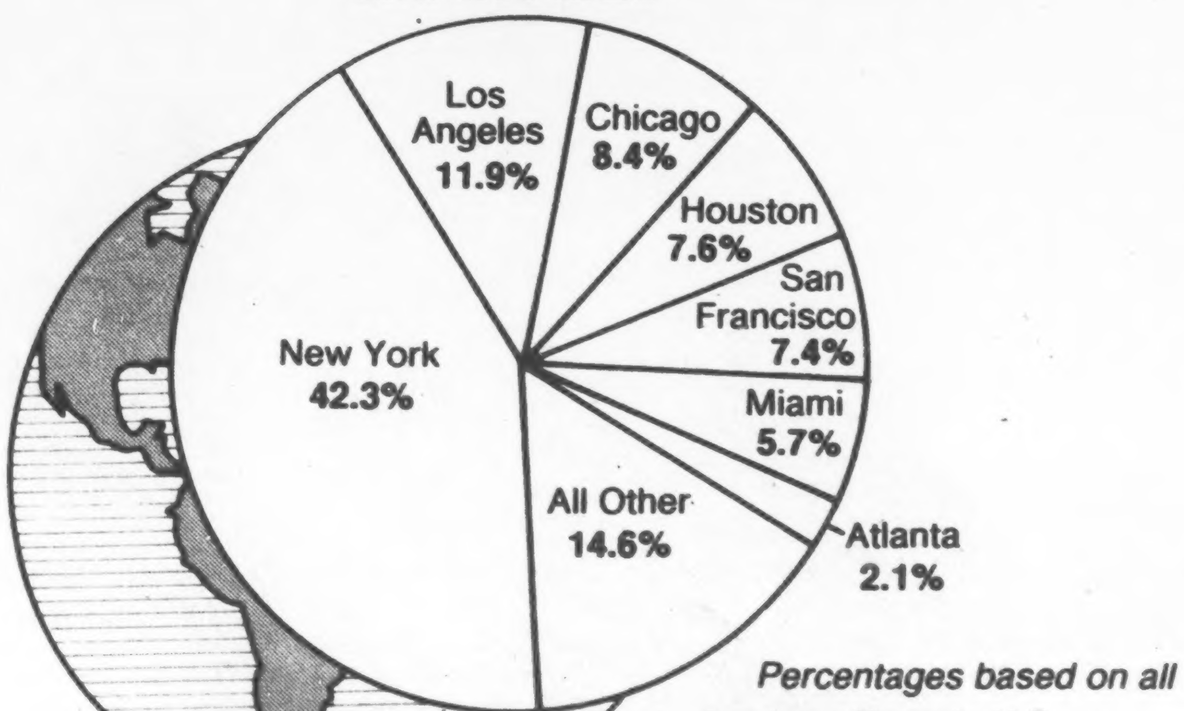
Percentages based on all banking offices — 6/30/84

FOREIGN LENDERS' SHARE IN U.S. MARKET



Percentages based on total foreign banks lending to business in the U.S.

CONCENTRATION OF FOREIGN BANKS' U.S. OFFICES



Percentages based on all foreign offices in U.S. (including rep. offices)

U.S. Branches of Foreign Banks

Listed Alphabetically, Within City
With C&I Loans, Assets, and Deposits for June 30, 1984 *

(Dollar Figures in Thousands)

CALIFORNIA	C&I Loans	Assets	Deposits
Beverly Hills			
1 Bank Leumi le-Israel (H,x)	79,978	240,051	218,854
Encino			
1 Bank Hapoalim (H)	(t)		
2 Bank Leumi le-Israel (H)	(u)		
Los Angeles			
1 Bangkok Bank Ltd. (c,x)	2,862	45,492	3,222
2 Bank Hapoalim (H,x)	78,076	183,771	68,800
- Bank Leumi le-Israel (H)	(v)		
3 Banque Indosuez	27,340	28,666	1,575
4 Credit Suisse (H)	179,598	203,727	22,824
5 Hongkong & Shanghai Banking Corp. (c)	13,883	51,833	38,603
6 Istituto Bancario San Paolo di Torino (H,x)	44,195	214,025	174,560
7 Ka Wah Bank Ltd.	950	7,005	4,174
8 Lloyd's Bank International (H,o)	15,800	127,563	200
9 Philippine National Bank (H,x)	6,008	46,866	5,246
10 Saitama Bank Ltd. (c,H,x)	198,446	946,008	689,647
11 Siam Commercial Bank Ltd. (H,x)	16,164	34,797	20,493
12 Societe Generale	26,094	34,291	679
13 United Mizrahi Bank Ltd. (H,x)	86,975	113,175	71,357
14 Westpac Banking Corp. (o)	0	248	3
15 Wing Lung Bank Ltd.	(j)		
San Francisco			
1 Bank Hapoalim (H)	(t)		
2 Dah Sing Bank Ltd. (c)	9,906	15,327	10,331
3 Hongkong & Shanghai Bank (c,x)	58,901	193,581	166,476
4 Lloyds Bank International Plc. (o)	91,875	91,725	100
5 Metropolitan Bank & Trust Co. (c,H)	6,292	12,098	3,891
6 Nanyang Commercial Bank Ltd.	3	20,600	3,099
7 Overseas Trust Bank Ltd. (H)	33,361	55,099	12,331
8 Swiss Bank Corp. (H)	265,478	576,172	375,757
9 Westpac Banking Corp. (c)	3,182	31,212	616

DISTRICT OF COLUMBIA	C&I Loans	Assets	Deposits
1 Abu Dhabi International Bank Inc. (H,x)	10,538	181,291	66,145
2 Banco Real (x)	352	2,890	483
3 National Bank of Pakistan (x)	1,380	108,309	25,630

GUAM	C&I Loans	Assets	Deposits
Agana			
1 Allied Banking Corp.	7,052	8,467	7,495
2 First Commercial Bank Taiwan	4,540	8,592	6,440
3 Metropolitan Bank & Trust Co.	1,630	6,723	2,792

ILLINOIS	C&I Loans	Assets	Deposits
Chicago			
1 Algemene Bank Nederland (H)	27,366	122,283	4,093
2 Allied Irish Banks Ltd.	27,067	57,064	1,395
3 Australia & New Zealand Banking Gp Ltd.	59,133	117,675	38
4 Banca Commerciale Italiana (x)	138,192	440,968	236,374
5 Banca Nazionale del Lavoro (x)	50,875	209,821	115,394
6 Banco de la Nacion Argentina (x)	18,291	203,790	621
7 Banco di Roma (x)	89,925	656,447	430,393
8 Bank Hapoalim (x)	41,219	69,981	35,879
9 Bank Leumi le-Israel	40,905	106,947	89,594
10 Banque Indosuez	53,230	59,124	5,726
11 Banque Nationale de Paris (x)	134,099	509,748	124,925
12 Banque Paribas	109,366	136,684	32
13 Barclays Bank International	198,150	200,718	4,810
14 Bayerische Vereinsbank	41,001	121,320	48,640
15 Canadian Imperial Bank of Commerce	56,591	55,704	697
16 Commercial Bank of Korea Ltd.	35,560	38,124	2,600
17 Commerzbank (x)	214,113	368,160	243,413
18 Credit Agricole Mutuel (H,x)	14,919	308,098	136,350
19 Credit Lyonnais	62,446	118,493	8,714
20 Dai-Ichi Kangyo Bank (x)	119,517	813,055	480,492
21 Dresdner Bank	121,899	136,688	25,503
22 Fuji Bank Ltd. (x)	345,957	1,200,233	511,678
23 Hongkong & Shanghai Banking Corp.	9,332	15,888	7,358
24 Int'l Commercial Bank of China	3,760	25,147	11,383
25 Korea Exchange Bank (x)	18,427	55,128	26,757
26 Korea First Bank	37,310	43,958	6,163
27 Lloyds Bank International Plc. (x)	116,119	200,363	32,818
28 Mitsubishi Bank Ltd. (x)	122,280	831,423	22,697
29 National Australia Bank	18,020	84,095	34
30 National Bank of Canada (H,x)	130,977	206,010	5
31 National Bank of Greece	7,090	44,042	38,193
32 National Bank of Pakistan	380	4,380	3,150
33 National Westminster Bank Plc	211,288	238,320	1,521
34 Sanwa Bank Ltd. (x)	280,014	1,352,451	450,203
35 Societe Generale	112,358	112,948	843
36 Standard Chartered Bank Plc	61,409	103,310	13,342
37 State Bank of India	6,861	29,245	13,464
38 Sumitomo Bank Ltd. (x)	298,711	789,747	463,459
39 Swiss Bank Corp.	393,194	446,727	27,268
40 Tokai Bank Ltd. (x)	191,116	359,543	119,420
41 Toronto Dominion Bank	194,753	277,211	1,150
42 Union Bank of Switzerland	116,786	193,832	7,720
43 Westpac Banking Corp.	729	2,825	207

MASSACHUSETTS	C&I Loans	Assets	Deposits
Boston			
1 Bank Hapoalim (x)	67,547	99,779	31,556
2 Bank of Nova Scotia	112,783	109,774	40,114
3 Barclays Bank International	59,095	61,742	5,144
4 Lloyds Bank International Plc.	0	356	238
5 National Bank of Greece (H)	5,879	32,850	26,130
Cambridge			
1 National Bank of Greece (H)	(e)		

NEW YORK	C&I Loans	Assets	Deposits
New York			
1 Algemene Bank Nederland (f,x)	296,725	1,890,653	805,060
2 Allied Irish Banks Ltd. (H)	10,308	124,611	51,336
3 Amsterdam Rotterdam Bank (H,x)	153,440	714,288	417,170
4 Arab Bank Ltd. (H,x)	10,409	422,278	131,513
5 Arab Banking Corp. (H,x)	154,682	419,255	238,639
6 Australia & New Zealand Banking Corp. (H)	1,832	145,325	46,908
- Banca Catalana	(z)		
7 Banca Commerciale Italiana (H,x)	314,241	1,861,903	1,514,447
8 Banca della Svizzera Italiana (H,x)	3,856	189,873	9,265
9 Banca Nazionale del Lavoro (H,x)	719,960	2,418,680	1,934,359
10 Banca Nazionale dell Agricoltura (H,x)	152,564	953,991	568,080
11 Banca Popolare di Milano (H,d)	11,918	357,279	228,830
12 Banco Auxiliar (H,x)	6,910	39,560	14,256
13 Banco Bamerindus do Brasil (H,x)	995	50,106	212
14 Banco Bandeirantes (H)	0	4,285	0
15 Banco Brasileiro de Descontos (H,x)	1,642	41,307	22,116
16 Banco Central (H,x)	14,497	507,404	9,961
17 Banco Consolidado (H,f,x)	6,857	60,587	42,145
18 Banco de Bilbao (H,x)	16,372	460,300	254,345
19 Banco de Bogota (H,m,x)	57,081	166,447	101,259
20 Banco de Chile (H,x)	100	30,695	18,921
21 Banco de Credito del Peru (H,o,x)	250	18,817	8,789
22 Banco de Credito Nacional (H,x)	57,459	99,840	44,699
23 Banco de la Nacion Argentina (H,x)	257,751	673,876	448,412
24 Banco de la Rep. Oriental del Uruguay (H,x)	13,376	112,850	18,278
25 Banco de Santander (x)	9,022	174,707	163,441
26 Banco de Santander-375 Park Avenue (x)	3,389	80,439	79,642
27 Banco de Vizcaya (H,x)	26,861	72,901	34,291
28 Banco di Napoli (H,x)	325,511	1,423,362	908,368
29 Banco di Roma (H,x)	498,617	1,725,673	1,095,765
30 Banco di Sicilia (H,x)	92,500	743,116	327,483
31 Banco do Brasil (x)	26,093	395,287	352,549
32 Banco do Comm. e Ind. de Sao Paulo (H,m,x)	63,489	131,263	10,456
33 Banco do Estado do Parana (H)	0	11,451	4,406
34 Banco do Estado do Rio de Janiero (H,x)	5,100	34,108	10,509
35 Banco do Estado do Rio Grande do Sul (H)	0	4,006	0
36 Banco Economico (H,x)	9,881	27,327	6,790
37 Banco Espanol de Credito (o)	1,000	9,504	1,076
38 Banco Hispano-Americano (H)	14,250	122,962	19,308
39 Banco Mercantil de Sao Paolo (H,m,x)	4,909	114,082	101
40 Banco Nacional de Panama (H,m,x)	2,000	48,675	15,596
41 Banco Noroeste (H,x)	0	33,767	21,142
42 Banco Portugues do Atlantico (H,m,x)	42,784	117,048	49,751
43 Banco Real (H,x)	166,165	371,749	70,544
44 Banco Rio de la Plata (H,m,x)	15,757	255,790	128,497
45 Banco Safra (H,x)	10,028	239,768	212,753
46 Banco Union, Caracas (H,m)	20,730	57,104	2,255
47 Banco Urquijo Union (H)	6,710	91,821	4,560
48 Bangkok Bank Ltd. (c,x)	4,372	283,334	56,900
49 Bank Bumiputra Malaysia Berhad (H,x)	71,341	162,000	116,000
50 Bank Ekspor Impor Indonesia (H,o,x)	0	4,818	0
51 Bank fur Gemeinwirtshaft (H,x)	2,141	205,161	170,261
52 Bank Hapoalim (g,x)	308,316	635,299	546,144
53 Bank Hapoalim (h,x)	127,145	340,283	203,211
54 Bank Julius Baer (i,x)	26,262	125,384	8,275
55 Bank Leu Ltd. (H,d,x)	0	12,075	3,942
56 Bank Negara Indonesia 1946 (H,o,x)	629	383,906	84,277
57 Bank of Baroda (H)	13,893	25,127	9,850
58 Bank of China (H,x)	15,774	244,007	43,231
59 Bank of Credit & Commerce Int'l (x)	637	13,222	5,730

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* —Compiled from data taken from the Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1984. C&I loans are commercial and industrial loans as of 6/30/84. Assets and deposits are average balances for the 30 day period ended June 30, 1984. **(c)**—Converted from an agency to a branch over the year ended 6/30/84. **(d)**—Converted from a representative office to a branch over the year ended 6/30/84. **(e)**—Opened 5/84 no data available. **(f)**—Has 2 branches in New York. **(g)**—This branch is not FDIC-insured. **(h)**—Consolidated data for 3 FDIC-insured branches. **(i)**—New office opened 4/84. Most of the assets and liabilities of Baer American Banking Corp.— a New York investment company— were transferred to the branch. **(j)**—Opened in 8/84. **(k)**—Has 3 branches in New York. **(m)**—An agency under state law, but considered a branch by Federal Reserve because it has special powers, granted under New York state law, to issue large denomination deposits to both foreign and domestic residents. **(o)**—Opened new branch office over the year ended 6/30/84. **(p)**—Converted from a representative office 7/7/84. **(q)**—Converted from a representative office 8/84. **(r)**—Includes branches in Christiansted and Frederiksted. **(s)**—Includes branch in St. Thomas **(t)**—Opened 12/84. **(u)**—Opened in 11/82, no data available. **(v)**—Executive office and computer processing center for the bank in California located here. **(x)**—Has a international banking facility (IBF) office. **(y)** —Opened 9/84. **(z)**—Closed this branch office over the year ended 6/30/84. **(H)**—Office is located in the bank's "home state."

U.S. Branches of Foreign Banks

Listed Alphabetically, Within City
With C&I Loans, Assets, and Deposits for June 30, 1984 *

(Dollar Figures in Thousands)

(New York continued)

60	Bank of East Asia (H,o,x)	0	5,235	0
61	Bank of India (H)	42,255	57,887	13,102
62	Bank of Montreal (H,x)	1,114,122	4,925,404	3,839,132
63	Bank of New Zealand (H,x)	12,411	172,704	89,104
64	Bank of Nova Scotia (H,m,x)	201,840	1,152,357	656,222
65	Bank of Scotland (H)	50,751	97,684	1,359
66	Bank of Seoul & Trust Co. (H,m,x)	222,281	230,695	10,292
67	Bank of Tokyo Ltd. (m,x)	1,251,737	7,088,096	2,605,313
68	Bank of Yokohama (H,x)	410,362	1,005,096	811,174
69	Banque Bruxelles Lambert (H,d,x)	10,160	52,063	3,165
70	Banque de l'Union Europeenne (H)	57,359	162,890	3,173
71	Banque Francaise du Comm. Exterieur (H,x)	156,446	1,085,546	70,814
72	Banque Indosuez (H,x)	247,380	2,749,807	1,362,075
73	Banque Nationale de Paris (H,x)	453,202	2,053,113	1,438,026
74	Banque Paribas (H,x)	149,348	804,182	548,184
75	Banque Paribas (Suisse) (H,o)	0	3,000	0
76	Banque Worms (H,x)	18,668	111,078	2,944
77	Barclays Bank International Ltd. (f,H,x)	314,409	1,984,131	1,493,333
78	Bayerische Hypo.-und Wechsel Bank (H,x)	62,181	102,088	25,363
79	Bayerische Landesbank Girozentrale (H,x)	5,299	1,158,151	636,926
80	Bayerische Vereinsbank	51,828	269,359	221,254
81	Berliner Handels und-Frankfurter Bank (H,x)	79,011	185,360	42,633
82	Cho-Heung Bank (H,x)	118,151	125,989	39,703
83	Chuo Trust & Banking Co. (H,m,x)	187,723	454,586	249,364
84	Commercial Bank of Korea (H,m,x)	81,869	244,665	23,547
85	Commercial Bank of Kuwait	(j)		
86	Commerzbank (H,x)	549,033	1,350,250	908,593
87	Commonwealth Trading Bk of Australia (H)	18,496	140,461	21,363
88	Continental Bank of Canada (H,d)	3,050	6,118	0
89	Credit Agricole Mutuel (d)	4,000	20,215	210
90	Credit Commerciale de France (H,x)	206,800	461,187	295,358
91	Credit du Nord (H,x)	22,495	873,212	605,656
92	Credit Industriel et Commerciale (H,x)	122,880	750,017	252,845
93	Credit Lyonnais (x)	468,724	2,253,197	1,336,196
94	Creditanstalt-Bankverein (H,x)	40,339	132,823	32,948
95	Credito Italiano (H,x)	191,220	926,059	485,214
96	Dai-Ichi Kangyo Bank (x)	1,529,046	9,680,866	5,151,840
97	Daiwa Bank Ltd. (H,x)	476,784	2,363,912	1,535,849
98	Danske Provinsbank (H,x)	79,442	159,185	141,558
99	Deutsche Bank (H,x)	242,701	760,884	556,600
100	Deutsche Genossenschaftsbank (x)	21,967	277,965	124,435
101	Doha Bank Ltd. (H,x)	555	14,001	13,723
102	Dresdner Bank (x)	353,816	982,746	416,515
103	Dubai Bank Ltd. (H,x)	48,643	128,106	71,883
104	Fuji Bank Ltd. (H,m,x)	1,558,555	6,095,713	3,544,279
105	Govnor & Co. of Bank of Ireland (H,x)	24,931	272,541	109,890
106	Grindlays Bank Ltd. (H,m,x)	18,551	95,511	3,848
107	Gulf International Bank (H,x)	70	134,016	71,417
108	Habib Bank (H,x)	4,205	40,483	10,734
109	Hang Seng Bank Ltd. (H,o,x)	1,035	70,869	68,016
110	Hessische Landesbank Girozentrale (H,x)	0	31,469	7,000
111	Hokkaido Takushoku Bank Ltd. (x)	358,435	2,263,285	1,494,192
112	Hokuriku Bank Ltd. (H,x)	114,694	552,474	373,960
113	Hongkong & Shanghai Banking Corp. (f,H,x)	226,424	794,158	470,812
114	Industrial Bank of Japan Ltd. (H,m,x)	870,254	4,770,842	2,335,171
115	Israel Discount Bank (H)	250	6,971	2
116	Istituto Bancario San Paolo di Torino (c,x)	301,518	640,604	232,224
117	Ka Wah Bank Ltd. (x)	9,026	28,167	5,685
118	Korea Exchange Bank (H,x)	223,714	507,966	71,476
119	Korea Exchange Bank	6,205	27,725	21,531
120	Korea First Bank (H,m,x)	277,879	354,909	4,544
121	Kreditbank (H,x)	66,157	996,527	23,601
122	Krung Thai Bank Ltd. (H,x)	5,000	80,063	23,016
123	Kyowa Bank (x)	634,297	1,493,695	982,330
124	Libra Bank Ltd. (H,o,x)	0	224,464	221,284
125	Lloyds Bank International (x)	276,465	2,252,426	1,960,671
126	Long-Term Credit Bank of Japan (H,x)	763,766	2,970,229	1,218,402
127	Metropolitan Bank & Trust Co.	712	13,448	10,192
128	Middle East Bank Ltd. (H,x)	3,653	15,859	7,106
129	Midland Bank Plc.	5,256	185,629	4,293
130	Mitsubishi Bank Ltd. (x)	2,246,782	9,866,766	5,558,609
131	Mitsubishi Trust & Banking Corp. (H,x)	462,638	2,285,137	1,221,997
132	Mitsui Bank Ltd. (x)	1,312,310	4,139,387	1,713,601
133	Mitsui Trust & Banking Co. Ltd. (H,x)	390,842	3,668,770	2,453,873
134	Monte dei Paschi di Siena (H,x)	42,333	768,266	613,911
135	National Australia Bank (H)	83,566	387,523	42,976
136	National Bank of Canada (c,x)	79,346	541,516	392,140
137	National Bank of Kuwait (H,x)	(y)		
138	National Bank of Pakistan (H,f,x)	10,554	214,748	111,363
139	National Commercial Bank (H,o)	19,000	339,250	27,156
140	National Westminster Bank Plc (H,x)	642,231	3,214,988	2,200,166
141	Nedbank Ltd. (H,x)	14,809	238,286	1,404
142	Nederlandsche Middenstandsbank (H,x)	140,963	602,900	346,000
143	Nippon Credit Bank Ltd. (H,x)	674,047	2,511,470	1,787,394
144	Norinchukin Bank	(p)		
145	Overseas Chinese Banking Corp. (H,m,x)	0	9,333	6,531
146	Philippine Commercial & Industrial Bank (c,x)	8,345	39,719	8,147
147	Philippine National Bank	537	15,263	13,749
148	Privatbanken (H,x)	7,449	316,551	102,315
149	Rabobank Nederland (H)	281,048	625,449	1,763
150	Royal Bank of Canada (H,f,m,x)	632,078	3,000,236	745,767
151	Royal Bank of Scotland Plc (H)	27,124	106,347	14,174
152	Saitama Bank Ltd. (x)	305,419	2,097,520	1,627,506
153	Sanwa Bank Ltd. (x)	995,561	7,961,432	5,486,023
154	Saudi International Bank (H,x)	31,996	351,111	318,450
155	Shanghai Commercial Bank Ltd.	1,314	29,396	28,497
156	Siam Commercial Bank Ltd. (m,x)	47,223	90,186	31,819
157	Societe Generale (H,x)	226,244	1,832,267	734,272
158	Societe Generale de Banque (H)	(q)		
159	Standard Chartered Bank Plc (f,x)	196,910	945,587	718,682
160	State Bank of India (H,k)	21,542	114,797	48,838
161	State Bank of New South Wales (H)	27,002	95,480	10,260
162	Sumitomo Bank Ltd. (x)	1,222,628	4,372,534	3,790,464
163	Sumitomo Trust & Banking Co. Ltd. (H,x)	312,270	1,448,040	996,906
164	Swiss Bank Corp. (f,x)	1,326,127	5,299,771	3,528,971
165	Swiss Credit Bank (x)	439,970	2,073,912	770,859
166	Taiyo Kobe Bank Ltd. (H,x)	906,801	2,581,716	1,553,007
167	Thai Farmers Bank (H,x)	3,833	38,628	7,192
168	Tokai Bank Ltd. (x)	784,816	3,888,268	1,627,798
169	Toronto Dominion Bank (H,x)	572,323	4,128,951	1,923,992
170	Toyo Trust & Banking Co. Ltd. (H,x)	219,307	1,534,737	1,200,552
171	Turkiye Cumhuriyeti Ziraat Bankasi (H,o,x)	215	41,560	29,096
172	Udruzena Beogradska Banka (m,x)	13,340	170,837	73,704
173	Union Bank of Switzerland (x)	150,826	4,318,919	3,282,142
174	United Bank Ltd. (H,x)	11	16,210	6,000
175	United Bank for Africa Ltd. (H,d)	0	12,910	0
176	United Bank of Kuwait Ltd. (H,o,x)	20,604	109,668	49,136
177	Westdeutsche Landesbank Giro.(H,x)	233,096	1,184,791	630,285
178	Westpac Banking Corp. (H)	43,503	345,106	28,787
179	Yasuda Trust & Banking Co. Ltd. (H,x)	622,300	1,868,425	1,166,775

	OREGON	C&I Loans	Assets	Deposits
	Beaverton			
1	Canadian Imperial Bank of Commerce	1,145	10,086	2,399
	Portland			
1	Bank of Nova Scotia	47,860	616,085	610,446
2	Bank of Tokyo Ltd.	121,843	1,296,473	1,230,632
3	Canadian Imperial Bank of Commerce	56,286	729,229	712,433
4	Canadian Imperial Bank of Commerce	5,300	10,343	3,216
-	Canadian Imperial Bank of Commerce	(z)		
5	Hongkong & Shanghai Banking Corp.	6,322	10,748	6,680
6	Royal Bank of Canada	522,571	702,341	160,477

	PENNSYLVANIA	C&I Loans	Assets	Deposits
	Philadelphia			
1	Bank Hapoalim (x)	54,041	104,349	84,595
2	Bank Leumi le-Israel	62,201	102,992	82,231
	Pittsburgh			
1	Algemene Bank Nederland	21,452	30,034	1,392
2	Barclays Bank International	25,175	39,280	1,493
3	Canadian Imperial Bank of Commerce	78,032	142,615	828
4	Lloyds Bank International (x)	281,424	287,170	1,976

	PUERTO RICO	C&I Loans	Assets	Deposits
-	Royal Bank of Canada-Guanica	(z)		
1	Royal Bank of Canada-Hato Rey	49,701	124,816	116,083
2	Royal Bank of Canada-Mayaguez	20,857	24,359	20,777
3	Royal Bank of Canada, San Juan	207,197	356,722	296,916
4	Royal Bank of Canada-JFK, San Juan	38,348	40,175	31,925
5	Royal Bank of Canada-Santurce	9,848	47,008	45,787

	VIRGIN ISLANDS	C&I Loans	Assets	Deposits
	Charlotte Amalie			
1	Bank of Nova Scotia (r)	13,470	390,527	378,341
2	Barclays Bank International (s)	19,286	120,706	118,050

	WASHINGTON	C&I Loans	Assets	Deposits
	Seattle			
1	Algemene Bank Nederland	14,062	15,032	646
2	Bank of Tokyo Ltd.	191,351	251,115	216,829
3	Barclays Bank International	116,039	127,232	1,051
4	Canadian Imperial Bank of Commerce	68,447	142,811	78,966
5	Hokkaido Takushoku Bank Ltd. (x)	70,185	140,459	12,421
6	Hongkong & Shanghai Banking Corp.	3,208	18,340	12,144
7	Korea Exchange Bank	20,980	158,564	981
8	Mitsui Bank Ltd. (x)	90,503	320,256	130,106
9	Standard Chartered Bank	10,697	17,494	5,295
10	Sumitomo Bank Ltd. (x)	124,851	328,400	177,513
11	Taiyo Kobe Bank Ltd. (x)	64,046	269,612	14,785

* —Compiled from data taken from the Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1984. C&I loans are commercial and industrial loans as of 6/30/84. Assets and deposits are average balances for the 30 day period ended June 30, 1984. **(c)**—Converted from an agency to a branch over the year ended 6/30/84. **(d)**—Converted from a representative office to a branch over the year ended 6/30/84. **(e)**—Opened 5/84 no data available. **(f)**—Has 2 branches in New York. **(g)**—This branch is not FDIC-insured. **(h)**—Consolidated data for 3 FDIC-insured branches. **(i)**—New office opened 4/84. Most of the assets and liabilities of Baer American Banking Corp.— a New York investment company— were transferred to the branch. **(j)**—Opened in 8/84. **(k)**—Has 3 branches in New York. **(m)**—An agency under state law, but considered a branch by Federal Reserve because it has special powers, granted under New York state law, to issue large denomination deposits to both foreign and domestic residents. **(o)**—Opened new branch office over the year ended 6/30/84. **(p)**—Converted from a representative office 7/7/84. **(q)**—Converted from a representative office 8/84. **(r)**—Includes branches in Christiansted and Frederiksted. **(s)**—Includes branch in St. Thomas **(t)**—Opened 12/84. **(u)**—Opened in 11/82, no data available. **(v)**—Executive office and computer processing center for the bank in California located here. **(x)**—Has a international banking facility (IBF) office. **(y)** —Opened 9/84. **(z)**—Closed this branch office over the year ended 6/30/84. **(H)**—Office is located in the bank's "home state."

U.S. Agencies of Foreign Banks

Listed Alphabetically, Within City
With C&I Loans, Assets, and Deposits for June 30, 1984*

(Dollar Figures in Thousands)

	CALIFORNIA	C&I Loans	Assets	Deposits
	Beverly Hills			
1	Israel Disount Bank Ltd.	14,371	39,779	23,091
	Los Angeles			
1	Algemene Bank Nederland	62,167	65,599	722
2	Australia & New Zealand Banking Group (x)	39,850	146,763	73,726
3	Banca Commerciale Italiana (x)	116,402	221,421	127,353
4	Banca Nazionale del Lavoro (x)	119,071	236,057	42,306
5	Banca Serfin (x)	39,126	167,122	104,506
-	Banco de la Provincia de Buenos Aires	(a)		
6	Banco di Sicilia (o)	8,378	8,935	0
7	Banco do Brasil (H)	1,499	588,985	58,033
-	Banco do Estado de Sao Paulo	(a)		
8	Banco Exterior de Espana (x)	26,538	90,152	36,357
9	Banco Nacional de Mexico (H,x)	51,551	106,688	42,003
10	Banco Real (x)	1,846	48,612	39,537
11	Bancomer (H,x)	199,295	343,552	250,334
12	Bank Bumiputra Malaysia Berhad (x)	20,459	61,814	43,522
--	Bank Leumi le-Israel (H)	(h)		
--	Bank Saderat Iran	(a)		
13	Bank of Credit & Commerce International	20,137	82,516	26,149
14	Bank of New Zealand (x)	7,627	29,934	8,471
15	Bank of Seoul & Trust Co.	134,881	177,814	657
16	Bank of Tokyo Ltd. (H)	226,656	1,987,491	255,316
17	Banque Nationale de Paris	108,175	121,044	0
18	Banque Paribas	192,854	373,373	808
19	Bayerische Vereinsbank (H)	62,599	79,580	0
20	Canadian Commercial Bank (H)	271,736	490,934	0
21	Commercial Bank of Korea (x)	67,221	174,081	273
22	Commonwealth Trading Bank of Australia	44,058	162,742	0
23	Copenhagen Handelsbank (o)	1,375	30,211	11,940
24	Credit Lyonnais (H)	75,613	115,896	1,207
25	Credito Italiano (x)	59,378	191,035	34,389
26	Dai-Ichi Kangyo Bank (H,x)	458,417	2,503,497	1,204,269
27	Daiwa Bank Ltd. (x)	278,407	695,655	362,114
28	Deutsche Genossenschaft Bank (H,x)	44,401	67,017	17,380
29	Development Bank of Singapore Ltd.	5,127	13,921	78
30	Dresdner Bank (H)	118,611	122,298	689
31	Fuji Bank Ltd. (x)	644,713	2,797,032	892,999
32	Hanil Bank Ltd.	103,773	236,086	1,243
33	Hokkaido Takushoku Bank Ltd. (H,x)	67,679	298,707	156,109
34	Industrial Bank of Japan (x)	926,341	1,749,327	491,154
35	International Bank of Singapore Ltd.	2,040	17,893	110
36	Korea Exchange Bank (x)	70,639	236,020	630
37	Korea First Bank	27,540	152,543	626
38	Kredietbank (o)	0	891	0
39	Kyowa Bank (H,x)	145,818	449,342	167,379
40	Long-Term Credit Bank of Japan (x)	407,820	881,738	397,018
41	Mitsubishi Bank Ltd. (H,x)	349,890	1,992,678	574,917
42	Mitsubishi Trust & Banking Corp. (x)	140,249	1,717,698	1,112,713
43	Mitsui Bank Ltd. (H,x)	335,175	1,307,870	547,912
44	Mitsui Trust & Banking Co. Ltd. (x)	90,017	1,285,689	907,645
--	Multibanco Comermex	(b)		
45	National Australia Bank (x)	108,589	201,328	43,265
46	Nippon Credit Bank Ltd. (x)	139,800	866,319	680,715
47	Overseas Union Bank Ltd. (x)	12,865	46,437	8,752
48	Philippine Commercial & Industrial Bank (x)	12,261	19,146	2,496
49	Scandinavian Bank Ltd. (x)	56,833	106,741	76,712
50	State Bank of India	2,131	54,765	729
51	Sumitomo Trust & Banking Co. Ltd. (x)	160,856	744,433	514,834
52	Taiyo Kobe Bank Ltd.	129,431	385,855	1,063
53	Thai Farmers Bank Ltd. (x)	9,205	44,949	21,143
54	Tokai Bank Ltd.(H,x)	203,343	1,496,535	346,113
55	Toyo Trust & Banking Co. Ltd. (x)	100,830	621,817	396,534
56	Union Bank of Switzerland (H,x)	70,297	210,490	370
57	United Overseas Bank Ltd.	4,255	21,053	1,784
58	Yasuda Trust & Banking Co. Ltd. (x)	56,386	1,600,961	1,134,017
	San Francisco			
1	Algemene Bank Nederland	48,712	55,002	1,098
2	Banco Central	37,584	235,938	11
3	Banco de la Nacion Argentina (x)	37,911	122,010	1,307
4	Banco de Vizcaya (x)	16,031	59,393	40,660
5	Banco di Roma (x)	160,623	630,101	442,583
6	Banco do Brasil (H,x)	2	716,225	83,179
7	Banco do Estado de Sao Paulo (x)	38,903	287,628	74,582
8	Banco Totta & Acores	30,261	46,202	0
9	Bangkok Metropolitan Bank Ltd. (x)	5,351	42,086	3,716
10	Bank Melli Iran	12	4,955	47
11	Bank of British Columbia (x)	36,711	82,939	48,714
12	Bank of Credit & Commerce Hong Kong (x)	6,303	52,269	45,399
13	Bank of India	17,457	61,788	42,716
14	Bank of Montreal	671,616	1,229,143	33
15	Bank of Nova Scotia	100,580	1,589,252	40,003
16	Bank of Tokyo Ltd. (H,x)	82,205	172,850	182
17	Banque Francaise du Commerce Exterieur	15,504	16,325	0
18	Banque Nationale de Paris (x)	264,408	838,030	194,478
19	Barclays Bank International Ltd.	169,857	221,981	10,891
20	Canadian Imperial Bank of Commerce	186,836	445,246	0
21	Chartered Bank of London (H)	47,118	48,660	0
22	Chekiang First Bank Ltd.	16,054	82,975	70,984
23	Cho-Heung Bank Ltd. (x)	71,177	246,183	759
24	Credit Lyonnais (H)	18,410	16,362	0
25	Liu Chong Hing Bank	1,588	55,221	52,276
26	National Westminster Bank Plc.	106,593	285,178	2,142
27	Royal Bank of Canada	368,723	368,750	948
28	Royal Bank of Scotland Plc	40,683	49,260	7
29	Sanwa Bank Ltd. (H,x)	570,475	2,812,211	603,075
30	Shanghai Commercial Bank Ltd.	11,502	135,754	133,383
31	Sumitomo Bank Ltd. (H)	194,625	1,619,647	0
32	Toronto Dominion Bank	134,758	592,883	2,400

	FLORIDA	C&I Loans	Assets	Deposits
	Boca Raton			
1	Bank of Credit & Commerce Int'l (o)	2,662	3,632	3,616
	Coral Gables			
1	Banco de Vizcaya (x)	7,511	62,821	53,981
2	Bank of Tokyo Ltd. (x)	9,219	50,843	46,209
	Miami			
1	Algemene Bank Nederland (x)	1,959	66,571	65,046
2	Banca Nazionale del Lavoro (x)	35,093	113,194	110,568
3	Banco Central (x)	15,134	11,937	11,212
4	Banco Colpatria (x)	12,224	19,750	5,884
5	Banco de Bilbao (x)	8,805	43,832	23,230
6	Banco de Iberoamerica (x)	7,903	76,362	71,589
7	Banco de la Nacion Argentina	3,391	143,189	103,948
8	Banco de Santander (H,x)	0	29,375	111
9	Banco do Brasil (x)	0	80,242	5,250
10	Banco do Estado de Sao Paulo (x)	20,070	101,158	13,111
11	Banco Espanol de Credito (x)	500	54,537	52,067
12	Banco Exterior de Espana (x)	55,362	187,635	99,332
13	Banco Ganadero (x)	4,048	67,236	52,778
14	Banco Industrial de Venezuela	261	58,102	424
15	Banco International de Costa Rica (o,x)	125	34,884	7,627
16	Banco Mercantil (x)	2,624	59,844	52,357
17	Banco Nacional (x)	14,253	72,394	65,222
18	Banco Real (x)	7,016	16,424	4,773
19	Bank of Credit & Commerce Int'l Ltd. (x)	43,894	208,955	174,829
20	Bank of Nova Scotia	1,955	31,818	1,296
21	Banque Nationale de Paris (o)	2,093	15,378	11,237
22	Banque Paribas (x)	20,424	35,990	5,016
23	Banque Sudameris (x)	24,115	172,498	155,655
24	Barclays Bank International Plc. (x)	14,265	272,737	16,840
25	Credit Lyonnais (x)	7,184	64,765	50,218
26	Credit Suisse (x)	4,667	117,619	116,510
27	Deutsche-Sudamerikanische Bank (x)	27,959	276,789	269,649
28	Israel Discount Bank	(c)	---	---
29	Lloyds Bank International (x)	175,711	457,186	216,491
30	Royal Bank of Canada (x)	7,305	302,922	268,022
31	Standard Chartered Bank	35,318	38,582	4,003
32	Vereins-und Westbank (o,x)	24,271	347,900	33,008
	Miami Beach			
1	Bank Hapoalim (x)	80,713	93,990	11,386
2	Bank Leumi le-Israel (x)	18,798	115,960	115,368
3	Israel Discount Bank	10,100	116,450	111,772
	Tampa			
1	Bank of Credit & Commerce Int'l (o)	0	1,317	1,124

	GEORGIA	C&I Loans	Assets	Deposits
	Atlanta			
1	Algemene Bank Nederland	117,126	175,660	298
2	Banca Nazionale del Lavoro (x)	78,872	280,889	0
3	Bank of Nova Scotia	434,988	533,814	1,649
4	Banque Indosuez	(d)		
5	Barclays Bank International	48,328	44,605	1,431
6	Bayerische Vereinsbank (x)	41,503	106,411	40,989
7	Canadian Imperial Bank of Commerce	104,329	162,813	250
8	Commerzbank	50,526	53,921	0
--	Credit Lyonnais	(e)		
9	Lloyds Bank International	38,700	68,662	317
10	Standard Chartered Bank Plc.	32,412	34,151	231
11	Swiss Bank Corp.	58,600	56,662	66
12	Toronto Dominion Bank	581,034	1,396,064	6,081

	GUAM	C&I Loans	Assets	Deposits
	Agana			
1	Hongkong & Shainghai Banking Corp.	6,536	17,211	15,413

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* Compiled from data taken from the Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1984. C&I loans are commercial and industrial loans as of 6/30/84. Assets and deposits are average balances for the 30-day period ended June 30, 1984. **(a)**—Closed this agency office over the year ended 6/30/84. **(b)**— Converted to a representative office from an agency over the year ended 6/30/84. **(c)**— Data included in Miami Beach office. **(d)**—Opened 8/83, but data were not available. **(e)**—Licensed as an agency but is operating as a representative office. **(f)**—Under New York State banking law, some agencies have been granted power to issue large denomination deposits to both foreign and domestic residents. For that reason, the Federal Reserve considors these agencies as branches. American Banker also classifies these agencies as branches. In the listing of New York branches, these special agencies are identified with a footnote "m". **(g)**—Opened 7/2/84. **(h)**—Executive office and computer processing center for the bank in California located here. **(o)**—Established new agency office over the year ended 6/30/84. (x)—Has a international banking facility (IBF) office. **(H)**—Office is located in the bank's "home state."

U.S. Agencies of Foreign Banks

Listed Alphabetically, Within City
With C&I Loans, Assets, and Deposits for June 30, 1984*

(Dollar Figures in Thousands)

HAWAII	C&I Loans	Assets	Deposits
Honolulu			
1 Bank of Tokyo Ltd.	36,024	36,120	19
2 Philippine National Bank	0	237	3

LOUISIANA	C&I Loans	Assets	Deposits
New Orleans			
1 Barclays Bank International Plc.	114,044	123,824	0

NEW YORK (f)	C&I Loans	Assets	Deposits
New York			
1 Arab African International Bank (x)	17,594	346,370	829
2 Banca Serfin (x)	28,189	144,427	3,965
3 Banco Atlantico	9,507	38,860	3,118
4 Banco de la Provincia de Buenos Aires (x)	32,303	193,113	59,633
5 Banco de Venezuela (H)	2,220	16,738	3,804
6 Banco do Estado de Sao Paulo (x)	80,561	185,301	50,398
7 Banco Industrial de Venezuela (x)	98,977	433,285	8,917
8 Banco Internacional (x)	18,000	209,548	184,247
9 Banco Itau (x)	38,791	80,402	1,813
10 Banco Mexicano Somex (x)	146	116,635	111,635
11 Banco Nacional (x)	64,009	104,136	40,391
12 Banco Nacional de Mexico (x)	20,187	721,726	145,903
13 Banco Totta & Acores (x)	77,858	187,610	2,190
14 Bancomer (x)	895,018	1,238,913	530,167
15 Bangkok Metropolitan Bank Ltd. (x)	284	153,274	2,800
16 Bank Leumi le-Israel	33,905	36,241	0
17 Bank Melli Iran	71	23,283	6,489
18 Bank Saderat Iran	0	12,076	991
19 Bank Sanaye Iran	7,165	8,042	751
20 Bank Sepah Iran	0	456	52
21 Canadian Imperial Bank of Commerce (H,x)	322,087	2,461,866	1,842,375
22 Development Bank of Singapore Ltd. (x)	87,737	120,273	6,059
23 Gulf Bank (x)	61,640	317,634	229,080
24 Hanil Bank Ltd. (x)	68,059	110,855	3,441
25 International Commercial Bank of China (H,x)	39,938	485,441	95,600
26 Jugobanka-United Bank (x)	25,899	252,184	214,367
27 Mercantile Bank of Canada	(g)	---	---
28 Multibanco Comermex (x)	132,985	313,664	195,989
29 Overseas Union Bank Ltd. (x)	857	91,748	1,051
30 Uniao de Bancos Brasileiros (o,x)	2,818	65,878	28,839
31 United Mizrahi Bank Ltd.	6,356	7,851	0
32 United Overseas Bank Ltd. (x)	10,387	117,004	2,085

* Compiled from data taken from the Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1984. C&I loans are commercial and industrial loans as of 6/30/84. Assets and deposits are average balances for the 30-day period ended June 30, 1984. **(a)**—Closed this agency office over the year ended 6/30/84. **(b)**— Converted to a representative office from an agency over the year ended 6/30/84. **(c)**— Data included in Miami Beach office. **(d)**—Opened 8/83, but data were not available. **(e)**—Licensed as an agency but is operating as a representative office. **(f)**—Under New York State banking law, some agencies have been granted power to issue large denomination deposits to both foreign and domestic residents. For that reason, the Federal Reserve considers these agencies as branches. American Banker also classifies these agencies as branches. In the listing of New York branches, these special agencies are identified with a footnote "m". **(g)**—Opened 7/2/84. **(h)**—Executive office and computer processing center for the bank in California located here. **(o)**—Established new agency office over the year ended 6/30/84. (x)—Has a international banking facility (IBF) office. **(H)**—Office is located in the bank's "home state."

Totals For U.S. Branches of Foreign Banks

For June 30, 1984

(Dollar Figures in Millions)

	No.	C&I Loans	Assets	Deposits
Beverly Hills	1	80.0	240.0	218.9
Los Angeles	14	696.4	2,037.5	1,101.4
San Francisco	8	469.0	995.8	572.6
District of Columbia	3	12.3	292.5	92.3
Agana, Guam	3	13.2	23.8	16.7
Chicago	43	4,330.7	11,467.7	3,754.5
Boston	5	245.3	304.5	103.2
New York	187	35,409.6	172,811.8	98,141.8
Beaverton, Ore.	1	1.1	10.1	2.4
Portland, Ore.	6	760.2	3,365.2	2,723.9
Philadelphia	2	116.2	207.3	166.8
Pittsburgh	4	406.1	665.9	5.7
Puerto Rico	5	326.0	593.1	511.5
Virgin Islands	5	32.8	511.2	496.4
Seattle	11	774.4	1,789.3	650.7
Totals	**298**	**43,673.3**	**195,315.7**	**108,558.8**

Totals For U.S. Agencies of Foreign Banks

For June 30, 1984

(Dollar Figures in Millions)

	No.	C&I Loans	Assets	Deposits
Beverly Hills	1	14.4	39.8	23.1
Los Angeles	58	7,242.2	29,670.6	11,223.1
San Francisco	32	3,508.6	13,222.4	1,895.6
Boca Raton, Fla.	1	2.7	3.6	3.6
Coral Gables, Fla.	2	16.7	113.7	100.2
Miami	31	577.9	3,579.8	2,067.3
Miami Beach	3	109.6	326.4	238.5
Tampa	1	0.0	1.3	1.1
Atlanta	11	1,586.4	2,915.7	51.3
Agana, Guam	1	6.5	17.2	15.4
Honolulu	2	36.0	36.3	0.02
New Orleans	1	114.0	123.8	0.0
New York	31	2,183.5	8,594.8	3,776.9
Totals	**175**	**15,398.5**	**58,645.4**	**19,396.12**

Commercial and Industrial Loans Outstanding of Edge Act Corporations Owned by Foreign Banks

Listed Alphabetically

With C&I Loans, Assets, and Deposits on June 30, 1984, Compared with June 30, 1983 *

(Dollar Figures in Thousands)

Name and Location of Edge Name of Parent	C&I Loans Outstanding		Total Assets(c)		Total Deposits(c)		Deposit Rank (n)
	Total 6/30/84	Total 6/30/83	6/30/84	6/30/83	6/30/84	6/30/83	12/31/83
ABN Bank International USA, Chicago (a) Algemene Bank Nederland, Amsterdam, Netherlands	5,517	3,580	16,316	17,238	5,053	5,423	44
Banco Cafetero International Corp., New York (b,x) Banco Cafetero, Bogota, Colombia	19,649	12,089	161,187	85,651	104,357	72,790	...
Banco de Bogota International Corp., Miami (x) Banco de Bogota, Colombia	4,848	4,650	22,816	17,095	19,875	13,102	895
Banco de Santander Interhational Inc., Miami (x) Banco de Santander, Spain	5,244	6,963	286,883	246,106	301,201	232,258	129
Banco de Venezuela International, Miami (d,x) Banco de Venezuela, Caracas	434	1,734	192,053	145,572	148,215	94,784	...
Banco del Pacifico International, Miami (x) Banco dal Pacifico, Guayaquil, Ecuador	771	453	30,770	13,343	23,261	8,698	..
Banco Latino International, Miami (x) Banco Latino, Caracas, Venezuela	11,549	12,724	79,756	32,052	59,899	23,247	...
Banco Real International, Inc., Chicago (e,x) Banco Real, Sao Paulo, Brazil	4,304	6,288	12,225	24,964	3,004	3,249	775
Bank of Bermuda International Ltd., New York (f) Bank of Bermuda Ltd., Hamilton, Bermuda	N.A.	...	N.A.	...	N.A.	...	514
Bank of California International, San Francisco (d,q) Bank of California NA, San Francisco (g)	550	...	52,722	...	37,849	...	468
Bank of Oman Overseas (USA), New York (f,x) Bank of Oman, Ltd., Dubai, United Arab Emirates	0	...	6,550	...	1,531	...	585
Bank of Tokyo International USA, Coral Gables, Fla. (x) Bank of Tokyo Ltd.	0	901	5,119	6,308	221	1,026	26
Banque Paribas International (Houston) Co. Banque Paribas, Paris	1,648	1,509	33,815	11,454	4,043	7,174	88
Barclays International Banking Corp., Houston Barclays Bank Plc., London	1,242	1,100	11,557	30,720	119	676	4
BNP International Corp., Houston Banque Nationale de Paris	40	24	4,441	6,110	2,078	2,256	3
Comind International Banking Corp., Houston Banco do Commercio e Industria de Sao Paulo, Brazil	663	660	2,613	2,800	0	0	...
Consolidado International Bank, New York (x) Banco Consolidado, Caracas, Venezuela (h)	500	308	66,990	39,689	62,506	36,674	797
Crocker Bank International, New York Midland Bank Plc., London	10,466	8,212	120,822	228,156	91,529	86,926	15
European American Bank International, Los Angeles (i,q) European American Bank & Trust Co., New York (l)	1,921	1,900	22,154	21,426	1,738	2,711	263
European American Corp., Chicago (m) European American Bank & Trust Co., New York (l)	(p)	0	(p)	373	(p)	0	263
Fuji Bank International, Inc., San Francisco (x) Fuji Bank, Tokyo	3,875	3,696	77,774	14,507	11,363	2,998	5
Harris Bank International Corp., New York (q) Harris Trust & Savings Bank, Chicago (j)	2,327	...	49,359	...	29,259	...	257
Hill Samuel International Banking Corp., New York Hill Samuel & Co., London	0	...	4,434	...	0	...	393
Hong Kong Bank International, Houston Hongkong & Shanghai Banking Corp., Hong Kong	0	0	2,608	2,586	410	293	22
Indosuez Bank International, Houston (x) Banque Indosuez, Paris	0	0	2,301	2,510	8	0	87
Marine Midland International Bank, Miami (k,q,x) Marine Midland Bank NA, Buffalo, N.Y. (l)	15,474	16,446	147,565	145,852	109,096	121,774	97
Natwest USA International Bank, Miami (l,q,x) National Westminster Bank USA, New York	1,125	150	51,712	31,627	35,062	4,895	219
Petra International Banking Corp., Washington, D.C. Petra Bank, Amman, Jordon	0	...	64,638	...	36,607	...	...
J. Henry Schroder International Bank, Miami (q,x) J. Henry Schroder Bank & Trust Co., New York (l)	6,669	9,479	56,040	53,511	49,866	48,586	657
Skandinaviska Enskilda Banken International Corp., New York (x) Skandinaviska Enskilda Banken, Stockholm, Sweden	2,706	1,000	155,697	201,184	128,268	160,461	98
Societe Generale International, Inc., Houston (r) Societe Generale, Paris	1,203	...	2,365	...	5	...	11
Standard Chartered Bank International, Houston Standard Chartered Bank Plc., London	5,184	4,524	7,657	6,432	2,161	1,809	45
Tokyo Bancorp International (Houston) (m) Bank of Tokyo Ltd., Japan	3,517	2,853	4,878	5,934	1,118	1,708	26
Union Chelsea International Corp., Miami (x) Banco Union, Caracas, Venezuela & Union Chelsea Bank, New York (l)	3,363	3,583	39,082	34,337	36,005	31,261	...

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*—**Based on report of condition submitted by Edge Act banks to the Federal Reserve. Data are combined for the head office and domestic branches.** (a)—Includes Miami and Houston branches. (b)—Includes Miami branch. (c)—For 1983, asset & deposit figures are averages for the month of June. (d)—Includes New York branch. (e)—Includes Houston branch. (f)—Began operations in June 1984. (g)—Its parent, BanCal Tri-State Corp., was acquired by Mitsubishi Bank Ltd., Tokyo, in May 1984. (h)—Owns 51% of the edge. Other 49% owned by First National Bank of Greater Miami. (i)—Head office moved from Miami to Los Angeles in 1983, Miami branch office closed. (j)—Its parent, Harris Bankcorp. Inc. was acquired by Bank of Montreal in Sept. 1984. (k)—1984 data include Los Angeles branch. 1983 data also included branch in Houston, which was closed in the second half of 1983. (l)—Parent is owned by a foreign bank (or banks). See listing of commercial bank subsidiaries of foreign banks. (m)—An agreement corporation. (n)—Deposit rank of parent among world commercial banks on 12/31/83. (p)—Closed the corporation in the latter part of 1983. (q)—Edge data are included in the figures reported by parent bank. To avoid double counting therefore, figures for this Edge bank have been exluded from the Edge bank summary totals. (r)—Established a branch office in Dallas in the third quarter of 1984. (x)—Has an IBF office. N.A.—Not available.

Commercial and Industrial Loans Outstanding at U.S. Commercial Bank Subsidiaries of Foreign Banks

Listed Alphabetically, Within City

With C&I Loans, Assets, and Deposits on June 30, 1984, Compared with June 30, 1983 *

(Dollar Figures in Thousands)

Name and Location of Bank Name of Parent	C&I Loans Outstanding			Total Assets		Total Deposits		Deposit Rank (a)
	Total 6/30/84	Domestic 6/30/84	Total 6/30/83	6/30/84	6/30/83	6/30/84	6/30/83	6/30/84
CALIFORNIA								
Grossmont Bank, La Mesa, Calif. Bancomer, Mexico City, Mexico	30,507	30,507	26,186	171,085	145,154	149,851	127,536	...
National Bank of Long Beach, Calif. (h) Aktivbanken, Vejle, Denmark	52,931	N.A.	11,459	97,297	73,770	87,011	65,823	...
California Commerce Bank, Los Angeles Banco Nacional de Mexico, Mexico City	25,128	15,023	74,361	167,485	208,983	150,889	181,161	...
California Korea Bank, Los Angeles Korea Exchange Bank, Seoul	61,964	61,964	41,270	174,753	139,085	155,407	122,054	...
Century Bank, Los Angeles See footnote (b) below.	12,965	12,965	14,381	93,437	74,870	67,979	70,170	...
Dai-Ichi Kangyo Bank of Calif., Los Angeles Dai-Ichi Kangyo Bank Ltd., Tokyo	74,031	68,492	58,180	164,796	131,400	132,361	108,796	...
First Los Angeles Bank Istituto Bancario San Paolo di Torino, Turin, Italy	178,139	178,139	143,657	437,438	392,649	345,116	351,530	...
International Bank of California, Los Angeles (h) Metropolitan Bank & Trust Co., Makati, Philippines	34,735	N.A.	2,912	45,717	23,392	39,594	19,119	...
Kyowa Bank of California, Los Angeles Kyowa Bank Ltd., Tokyo, Japan	N.A.	N.A.	22,886	78,649	64,755	60,840	53,035	...
Lloyds Bank California, Los Angeles Lloyds Bank, Plc, London, U.K.	691,931	689,363	580,412	2,721,834	2,446,372	2,309,010	2,087,218	93
Manilabank California, Los Angeles Manila Banking Corp., Philippines	N.A.	N.A.	.....	24,354	.....	19,021	.....	...
Mitsubishi Bank of California, Los Angeles Mitsubishi Bank Ltd., Tokyo, Japan	246,580	246,580	164,958	855,374	564,425	773,043	503,757	282
Mitsui Manufacturers Bank, Los Angeles Mitsui Bank, Ltd., Tokyo, Japan	650,064	650,064	554,522	1,658,395	1,696,891	1,451,212	1,495,783	155
State Bank of India (California), Los Angeles (h) State Bank of India, Bombay	3,758	N.A.	3,284	9,749	6,546	8,044	5,070	...
Tokai Bank of California, Los Angeles Tokai Bank Ltd., Nagoya, Japan	129,942	129,942	111,595	401,258	410,868	350,931	374,293	...
Union Bank, Los Angeles Standard Chartered Bank, Plc, London, U.K.	2,218,206	2,192,448	1,943,021	8,518,542	7,302,615	6,198,024	5,179,686	28
First State Bank of Southern California, Lynwood (h) Hanil Bank Ltd., Seoul, Korea	52,609	N.A.	14,582	77,041	62,175	68,666	54,532	...
Bank of California NA, San Francisco (c) Mitsubishi Bank Ltd., Tokyo, Japan	729,966	603,557	.....	3,604,931	4,010,495	2,397,220	2,561,303	88
Bank of Montreal (California), San Francisco (h) Bank of Montreal, Canada	(121)	N.A.	12,402	47,273	54,123	8,316	18,624	...
Bank of the West, San Francisco Banque Nationale de Paris, France	364,326	364,326	419,705	1,207,910	1,167,709	1,043,255	1,040,376	206
Barclays Bank of California, San Francisco Barclays Bank, Plc, London, U.K.	156,890	156,890	142,620	869,829	870,643	749,736	774,636	289
California Canadian Bank, San Francisco Canadian Imperial Bank of Commerce, Totonto	190,168	190,168	171,150	703,681	695,567	428,188	539,290	...
California First Bank, San Francisco Bank of Tokyo, Ltd., Japan	1,524,329	1,356,304	1,386,255	4,797,036	4,158,856	4,191,392	3,646,499	50
Crocker National Bank, San Francisco Midland Bank, Plc, London, U.K.	5,148,706	4,110,796	5,398,087	22,622,845	25,795,155	18,016,041	18,276,080	11
Golden State Sanwa Bank, San Francisco Sanwa Bank, Osaka, Japan	394,764	382,299	262,841	1,389,201	1,193,583	1,204,800	1,068,248	182
Oceanic Bank, San Francisco Allied Banking Corp., Manila, Philippines	N.A.	N.A.	3,584	21,519	17,960	8,456	5,293	...
Sumitomo Bank of California, San Francisco Sumitomo Bank, Ltd., Osaka, Japan	663,801	633,631	631,270	2,747,034	2,341,020	2,327,087	2,087,829	91
Toronto Dominion Bank of California, San Francisco Toronto Dominion Bank, Canada	(m)	(m)	28,164	(m)	133,391	(m)	115,675	...
Commercial Center Bank, Santa Anna (k) Canadian Commercial Bank, Edmonton	8,420	N.A.	......	406,082	......	358,418	......	...
DELAWARE								
Marine Midland Bank (Delaware), Wilmington Hongkong & Shanghai Banking Corp., Hong Kong	(d)							
FLORIDA								
Eagle National Bank, Miami Banco de Colombia, Bogota	23,919	20,318	25,504	116,370	110,021	103,062	96,170	...
Miami National Bank Banco Zaragozano, Zaragoza, Spain	26,776	26,776	35,703	100,319	95,194	86,181	74,710	...
ILLINOIS								
Banco di Roma (Chicago) Banco di Roma, Italy	65,583	42,682	67,704	198,364	168,376	143,787	122,578	...
Harris Trust & Savings Bank, Chicago (e) Bank of Montreal, Canada	1,544,930	1,463,701	......	6,944,677	.....	5,007,282	.....	34
LaSalle National Bank, Chicago Algemene Bank Nederland, Amsterdam, Netherlands	346,555	341,358	286,288	1,346,544	1,262,868	933,607	881,461	229

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* **Data are taken from the banks' report of condition or 'Call Report' submitted to the regulatory authorities and most of the data were supplied to American Banker by Data Resources Inc., Lexington, Mass. Total commercial and industrial loans are consolidated for the bank and its domestic (U.S.) and foreign offices. Domestic C&I loans are those loans booked in domestic (U.S.) offices only.** **(a)**—Deposit rank of bank among all commercial banks in the U.S. on June 30, 1984. **(b)**—The bank is owned by the following five Philippine banks: (1)-Philippine National Bank; (2)-Land Bank of the Philippines; (3)-Development Bank of the Philippines; (4)-Government Services Insurance System; and (5)-Social Security System. **(c)**—Acquired by Mitsubishi Bank in May 1984. **(d)**—Established on July 2, 1984. **(e)**—Acquired by Bank of Montreal on Sept. 4, 1984. Data for bank are shown but not included in the totals. **(f)**—The bank is owned by the following seven institutions: (1)-Bank of the Philippine Islands; (2)-China Banking Corp.; (3)-Consolidated Bank & Trust Corp.; (4)-Equitable Banking Corp.; (5)-Far East Bank & Trust Co.; (6)-Pacific Banking Corp.; and (7)-Ayala Corp. **(g)**—Owned by three banks of the Audi Group; (1)-Banque Audi, Beirut, Lebanon; (2)-Bank Audi (Switzerland), Zurich; and (3)-Banque Audi (France), Paris. **(h)**—C&I loan data unavailable, therefore total loans, net, were used. **(i)**—The bank is owned by the following six banks: (1)-Amsterdam-Rotterdam Bank, Netherlands; (2)-Creditanstalt-Bankverein, Vienna, Austria; (3)-Deutsche Bank, Frankfurt, Germany; (4)-Midland Bank Plc., London; (5)-Societe Generale de Banque, Brussels; and (6)-Societe Generale, Paris. **(j)**—The bank, which is part of the Al UBAF Banking Group, Neuilly, France, has 20 shareholders. These 20 shareholders are: (1) Alahli Bank of Kuwait; (2) Arab African International Bank, Cairo; (3) Arab Bank Ltd., Aman, Jordan; (4) Bankers Trust New York Corp.; (5) Banque du Maroc, Rabat, Morocco; (6) Central Bank of Egypt, Cairo; (7) Commercial Bank of Syria, Damascus; (8) First Chicago Corp.; (9) Government of the Sultanate of Oman, Directorate General of Finance, Muscat; (10) Libyan Arab Foreign Bank, Tripoli; (11) National Bank of Abu Dhabi, United Arab Emirates; (12) Riyad Bank, Jeddah, Saudi Arabia; (13) Security Pacific Corp., Los Angeles; (14) Sudan Commercial Bank, Khartoum; (15) Texas Commerce Bancshares Inc., Houston; (16) U.B.A.E. Arab German Bank SA, Luxembourg/Frankfurt; (17) U.B.A.E. Arab Italian Bank SpA, Rome; (18) UBAF Bank Ltd., London; (19) UBAN International Ltd., Hong Kong; and (20) UBIC Nederland B.V., The Hague. **(k)**—The bank, formerly known as Westlands Bank, became a subsidiary of Canadian Commercial Bank on 6/27/84 and changed its name effective 1/2/85. **(l)**—Established on 11/7/83. **(m)**—Merged with American Asian Bank, San Francisco, 6/1/84 **( )**—Indicates a negative number. **N.A.**—Not Available.

Commercial and Industrial Loans Outstanding at U.S. Commercial Bank Subsidiaries of Foreign Banks

Listed Alphabetically, Within City

With C&I Loans, Assets, and Deposits on June 30, 1984, Compared with June 30, 1983 *

(Dollar Figures in Thousands)

Name and Location of Bank Name of Parent	C&I Loans Outstanding			Total Assets		Total Deposits		Deposit Rank (a)
	Total 6/30/84	Domestic 6/30/84	Total 6/30/83	6/30/84	6/30/83	6/30/84	6/30/83	6/30/84
NEW YORK								
Marine Midland Bank NA, Buffalo, N.Y. Hongkong & Shanghai Banking Corp, Hong Kong	6,754,652	4,225,038	5,593,096	22,829,203	21,235,486	17,294,253	16,024,490	13
Long Island Trust Co. NA, Garden City, N.Y. Banca Commerciale Italiana, Milan, Italy	265,028	258,372	244,378	1,414,454	1,179,196	1,264,552	1,031,770	177
Asian International Bank, New York See footnote (f) below.	7,077	724	2,937	15,257	30,988	4,262	19,787	...
Atlantic Bank of New York National Bank of Greece, Athens	82,192	77,482	56,733	519,824	482,455	470,866	442,573	...
Banco Central, New York Banco Central, Madrid, Spain	14,068	11,718	32,180	282,288	216,373	260,155	200,592	...
Banco de Bogota Trust Co., New York Banco de Bogota, Colombia	47,371	19,213	56,314	176,362	168,462	136,240	115,616	...
Bank Audi, New York See footnote (g) below	10,025	10,025	0	132,967	20,722	91,591	1,128	...
Bank Leumi Trust Co., New York Bank Leumi le-Israel, Tel-Aviv	1,096,192	920,373	1,014,409	2,535,407	2,665,531	2,278,424	2,361,737	95
Bank of Montreal Trust Co., New York (h) Bank of Montreal, Canada	9,162	N.A.	4,912	21,737	73,085	9,424	62,277	...
Bank of Nova Scotia Trust Co., New York Bank of Nova Scotia, Toronto, Canada	0	0	0	4,759	5,804	2,577	3,640	...
Bank of Tokyo Trust Co., New York Bank of Tokyo Ltd., Japan	1,760,114	1,283,875	1,774,965	4,767,910	4,516,970	4,109,245	3,840,769	52
Barclays Bank of New York NA Barclays Bank, Plc, London, U.K.	320,644	320,644	260,677	1,632,586	1,543,578	1,320,137	1,225,579	170
Canadian Imperial Bank of Commerce Trust Co., New York (h) Canadian Imperial Bank of Commerce, Toronto	334,285	N.A.	276,417	385,611	311,173	31,201	31,874	...
Daiwa Trust Co., New York Daiwa Bank Ltd., Osaka, Japan	116,762	73,342	138,704	1,060,885	976,598	868,868	781,820	241
European American Bank & Trust Co., New York See footnote (i) below	2,554,906	1,800,696	2,426,059	6,561,976	6,203,584	4,804,044	4,307,295	37
Fuji Bank & Trust Co., New York Fuji Bank Ltd., Tokyo, Japan	384,972	313,153	366,910	2,253,270	1,818,279	1,893,938	1,556,561	118
Habib American Bank, New York (l) Habib Bank, Zurich, Switzerland	N.A.	N.A.	......	N.A.	......	N.A.	......	...
Industrial Bank of Japan Trust Co., New York Industrial Bank of Japan, Ltd., Tokyo	411,281	253,608	338,579	1,980,475	1,431,809	1,679,941	1,272,413	131
Israel Discount Bank of New York Israel Discount Bank Ltd., Tel-Aviv	481,240	356,483	412,854	3,560,331	3,354,117	3,246,810	3,111,048	64
Korea Commercial Bank of New York Commercial Bank of Korea, Seoul	1,810	N.A.	......	20,689	......	15,826	......	...
Korea First Bank of New York Korea First Bank, Seoul	3,218	N.A.	......	16,570	......	11,288	......	...
National Westminister Bank USA, New York National Westminster Bank, Plc, London, U.K.	2,342,649	1,946,676	1,820,097	7,963,731	7,082,685	6,320,778	5,339,878	26
Royal Bank & Trust Co.,New York Royal Bank of Canada, Montreal	245,704	243,229	276,075	568,665	594,870	377,204	383,071	...
J. Henry Schroder Bank & Trust Co., New York Schroders Ltd., London, U.K.	471,261	246,797	538,709	1,984,307	1;960,417	1,471,950	1,511,564	152
Toronto Dominion Bank & Trust Co., New York (h) Toronto Dominion Bank, Canada	1,965	N.A.	0	5,985	6,063	1,159	1,903	...
UBAF Arab American Bank, New York See footnote (j) below.	202,242	49,838	190,996	1,227,433	1,424,172	893,956	1,124,549	234
UMB Bank & Trust Co., New York United Mizrahi Bank Ltd., Tel-Aviv, Israel	148,807	109,314	105,503	506,380	429,853	390,878	313,910	...
Union Chelsea National Bank, New York Banco Union, Caracas, Venezuela	45,554	25,127	38,438	203,592	187,863	182,917	158,161	...
Extebank, Stony Brook, N.Y. Banco Exterior de Espana, Madrid, Sapin	137,747	131,667	115,209	321,950	318,899	267,219	267,324	...
PUERTO RICO								
Banco Central Corp., Hato Rey, P.R. Banco Central, Madrid, Spain	144,852	144,852	109,935	1,012,233	956,413	668,530	694,253	311
Banco de Santander-Puerto Rico, Hato Rey Banco de Santander, Spain	106,619	106,619	86,753	931,172	852,725	852,279	773,977	248
Banco Commercial de Mayaguez, San Juan, P.R. Banco Occidental de Madrid, Spain	39,855	39,855	36,044	283,625	265,330	227,347	208,401	...
Scotiabank de Puerto Rico, San Juan Bank of Nova Scotia, Toronto, Canada	65,046	65,046	56,974	431,515	418,602	356,885	338,836	...
Banco de San Juan, Santurce, P.R. Royal Bank of Canada, Montreal	16,311	16,311	19,520	394,106	407,339	320,521	330,440	...

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* **Data are taken from the banks' report of condition or 'Call Report' submitted to the regulatory authorities and most of the data were supplied to American Banker by Data Resources Inc., Lexington, Mass. Total commercial and industrial loans are consolidated for the bank and its domestic (U.S.) and foreign offices. Domestic C&I loans are those loans booked in domestic (U.S.) offices only.** **(a)**—Deposit rank of bank among all commercial banks in the U.S. on June 30, 1984. **(b)**—The bank is owned by the following five Philippine banks: (1)-Philippine National Bank; (2)-Land Bank of the Philippines; (3)-Development Bank of the Philippines; (4)-Government Services Insurance System; and (5)-Social Security System. **(c)**—Acquired by Mitsubishi Bank in May 1984. **(d)**—Established on July 2, 1984. **(e)**—Acquired by Bank of Montreal on Sept. 4, 1984. Data for bank are shown but not included in the totals. **(f)**—The bank is owned by the following seven institutions: (1)-Bank of the Philippine Islands; (2)-China Banking Corp.; (3)-Consolidated Bank & Trust Corp.; (4)-Equitable Banking Corp.; (5)-Far East Bank & Trust Co.; (6)-Pacific Banking Corp.; and (7)-Ayala Corp. **(g)**—Owned by three banks of the Audi Group; (1)-Banque Audi, Beirut, Lebanon; (2)-Bank Audi (Switzerland), Zurich; and (3)-Banque Audi (France), Paris. **(h)**—C&I loan data unavailable, therefore total loans, net, were used. **(i)**—The bank is owned by the following six banks: (1)-Amsterdam-Rotterdam Bank, Netherlands; (2)-Creditanstalt-Bankverein, Vienna, Austria; (3)-Deutsche Bank, Frankfurt, Germany; (4)-Midland Bank Plc., London; (5)-Societe Generale de Banque, Brussels; and (6)-Societe Generale, Paris. **(j)**—The bank, which is part of the Al UBAF Banking Group, Neuilly, France, has 20 shareholders. These 20 shareholders are: (1) Alahli Bank of Kuwait; (2) Arab African International Bank, Cairo; (3) Arab Bank Ltd., Aman, Jordan; (4) Bankers Trust New York Corp.; (5) Banque du Maroc, Rabat. Morocco; (6) Central Bank of Egypt, Cairo; (7) Commercial Bank of Syria, Damascus; (8) First Chicago Corp.; (9) Government of the Sultanate of Oman, Directorate General of Finance, Muscat; (10) Libyan Arab Foreign Bank, Tripoli; (11) National Bank of Abu Dhabi, United Arab Emirates; (12) Riyad Bank, Jeddah, Saudi Arabia; (13) Security Pacific Corp., Los Angeles; (14) Sudan Commercial Bank, Khartoum; (15) Texas Commerce Bancshares Inc., Houston; (16) U.B.A.E. Arab German Bank SA, Luxembourg/Frankfurt; (17) U.B.A.E. Arab Italian Bank SpA, Rome; (18) UBAF Bank Ltd., London; (19) UBAN International Ltd., Hong Kong; and (20) UBIC Nederland B.V., The Hague. **(k)**—The bank, formerly known as Westlands Bank, became a subsidiary of Canadian Commercial Bank on 6/27/84 and changed its name effective 1/2/85. **(l)**—Established on 11/7/83. **(m)**—Merged with American Asian Bank, San Francisco, 6/1/84 **( )**—Indicates a negative number. **N.A.**—Not Available.

Other U.S. Subsidiaries of Foreign Banks

A Listing of New York Investment Company and U.S. Finance Company Subsidiaries of Foreign Banks

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(Dollar Figures in Thousands)

NEW YORK INVESTMENT COMPANIES*

Name of Company Parent(s)	Date Operations Began	C&I Loans Outstanding 6/30/84	C&I Loans Outstanding 6/30/83	Total Assets 6/30/84	Total Assets 6/30/83	Total Deposits And Credit Balances 6/30/84	Total Deposits And Credit Balances 6/30/83
American Scandinavia Banking Corp. American Scandinavia Group: 1. Christiana Bank og Kreditkasse, Oslo 2. Danske Bank, Copenhagen 3. Post-och Kreditbanken, Stockholm 4. Union Bank of Finland Ltd., Helsinki	March 2, 1981	298,073	184,250	593,730	293,945	435,862	1,560
BAII Banking Corp. (a) Banque Arabe et Internationale d'Investissement, Paris	-----	N.A.	-----	N.A.	-----	N.A.	-----
Baer American Banking Corp (b) Bank Julius Baer & Co., Ltd., Zurich	March 1976	N.A.	37,812	N.A.	92,727	N.A.	4,223
Banesto Banking Corp. (c) Banco Espanol de Credito, Madrid, Spain	July 1978	N.A.	21,709	N.A.	97,659	N.A.	7,967
Belgian General Banking Corp. Societe General de Banque, Brussels	July 1984	------	-----	-----	-----	-----	-----
European-American Banking Corp. (d) European American Group 1. Amsterdam-Rotterdam Bank, Amsterdam 2. Creditanstalt-Bankverein, Vienna 3. Deutsche Bank, Frankfurt 4. Midland Bank Plc, London 5. Societe Generale de Banque, Brussels 6. Societe Generale, Paris	May, 1, 1968	N.A.	234,625	N.A.	917,400	N.A.	273,921
French American Banking Corp.(e) Banuqe Nationale de Paris	1919	623,700	551,623	1,974,184	983,394	1,618,060	220,991
Nordic American Banking Corp. Owned by 4 European Banks: 1. Copenhagen Handelsbank, Denmark 2. Kansallis Osake-Pankki, Helsinki 3. Norske Creditbank, Oslo 4. Svenska Handelsbanken, Stockholm	August 1975	373,000	201,730	652,000	283,182	603,000	46,737
J. Henry Schroder Banking Corp. Schroder Group, London	1978 (f)	6,339	2,904	26,825	26,034	16,214	17,380
Skandinaviska Enskilda Banken Corp. Skandinaviska Enskilda Banken, Stockholm	May 16, 1982	175,860	63,324	441,196	180,483	47	5

* —Under New York State banking law, an investment company is similar to a state-chartered commercial bank. However there are three major differences: (1) an investment company is not subject to the 10% lending limitation, while a commercial bank cannot lend to any one person an amount greater than 10% of its capital stock, surplus, and undivided profits; (2) an investment company has no restriction on investing in stocks of corporations, while banks cannot acquire the stock of any corporation; and (3) an investment company cannot accept deposits, but can only maintain credit balances incidental to the conduct of its lawful business.

Only investment companies more than 50% owned by foreign banks are included. For this reason, Venezuelan American Banking Corp. is not included. Venezuelan American, which began operations on March 2, 1984, is 100% owned by Venam Holding Co., New York. Venam, in turn, is owned 15% by Banco la Guaira Internacional, Caracas, 35% by private individuals, and 50% by various industrial companies in Venezula. As of 6/30/84, Venezuelan American had assets of $11.9 million.

(a)—Company did not respond to American Banker questionnaire.

(b)—In April 1984, Bank Julius Baer & Co. Ltd., New York branch was opened and most of the assets and liabilities of the investment company were transferred to the branch.

(c)—Formerly Argentine Bancorp. Changed names when Banco Espanol de Credito acquired the company in June 1982. Company did not respond to American Banker questionnaire.

(d)—Data for June 30, 1984 not available. Merged into European American Bank & Trust Co , New York in the fourth quarter of 1984.

(e)—Data for 6/30/84 were not available, therefore data for 12/31/83 were used.

(f)—In 1923 the original J. Henry Schroder Banking Corp was established. It was merged into J. Henry Schroder Bank & Trust Co., New York in 1978.

N.A.—Not available.

FINANCE COMPANIES†

Name of Company Parent	Net Commercial Receivables 12/31/83	Total Assets 12/31/83	Total Capital Funds 12/31/83	Cap. Funds Rank
Barclays American Corp., Charlotte, N.C. Barclays Bank Plc., London, U.K.	1,116,974	2,727,961	638,836	17
Deutsche Credit Corp., Bannockburn, Ill. Deutsche Bank, Frankfurt, Germany	203,198	215,153	41,027	73
Walter E. Heller & Co., Chicago (a) Fuji Bank Ltd., Tokyo, Japan	2,782,641	2,982,571	617,540	18b
Slavenburg Corp., New York Credit Lyonnais Bank Nederland, Rotterdam, Netherlands	77,010	82,776	10,658	108

† —Data were taken from American Banker's survey of the Top 100 Finance Companies published on June 15, 1984. The listing today incorporates corrections and revisions to that original listing. **Total capital funds** is the sum of shareholders' equity plus noncurrent subordinated debt. **The capital funds rank** is the company's rank among all finance companies in the U.S. on Dec. 31, 1983.

(a)—The company was acquired by Fuji Bank from Amerifin Corp. on Jan. 26, 1984. Amerifin Corp.— formerly known as Walter E. Heller International Corp.— and not Walter E. Heller & Co. was shown in the American Banker listing of the Top 100 Finance Companies. The net receivables figure shown is an estimate. This estimate was made by taking 97% of of the company's reported net receivales ($2,868,702,000) at yearend 1983. The 97% figure was used because the company's 10K states that approximately 97% of the receivables are related to commercial finance business.

(b)—The capital funds ranking for Walter E. Heller & Co. is the rank the company would have had if it had been included in the June 15th survey.

U.S. Offices of Foreign Banks: By Country and Parent

(Dollar Figures in Millions)

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/83 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
ARGENTINA							
Banco de la Nacion Argentina, Buenos Aires	6/30/84:	4	317.3	1,142.9	554.3	12.9	Chi(B); Miami(A); NY*(B); SF(A)
$8,855	6/30/83:	4	335.9	1,395.1	640.3	11.8	
Banco de la Provincia de Buenos Aires	6/30/84:	1	32.3	193.1	59.6	1.7	NY(B) (Closed Los Angeles agency.)
3,799	6/30/83:	2	158.4	355.2	159.4	12.5	
Banco Rio de la Plata, Buenos Aires	6/30/84:	1	15.7	255.8	128.5	6.6	NY*(B)
1,940 (o)	6/30/83:	1	11.2	203.4	2.7	10.5	
AUSTRALIA							
Australia & New Zealand Banking Group, Melbourne	6/30/84:	3	100.8	409.8	120.7	2.2	Chi(B); LA(A); NY*(B)
18,387 (d)	6/30/83:	3	124.0	605.7	175.7	3.3	
Commonwealth Trading Bank of Australia, Sydney	6/30/84:	2	62.6	303.2	21.4	3.1	LA(A); NY*(B)
9,752 (e)	6/30/83:	2	56.0	327.2	24.2	3.1	
National Australia Bank, Melbourne	6/30/84:	3	210.2	672.9	86.3	3.8	Chi(B); LA(A); NY*(B)
17,844 (d)	6/30/83:	3	103.6	500.9	64.6	3.0	
State Bank of New South Wales, Sydney	6/30/84:	1	27.0	95.5	10.3	2.4	NY*(B)
3,969 (e)	6/30/83:	1	24.9	27.4	0.0	0.9	
Westpac Banking Corp., Sydney	6/30/84:	4	47.4	379.4	29.6	1.3	Chi(B); LA(B); NY*(B); SF(A);
28,271 (d)	6/30/83:	3	5.0	244.9	108.5	0.9	
AUSTRIA							
Creditanstalt-Bankverein, Austria (s)	6/30/84:	1	40.3	132.8	32.9	0.7	NY*(B)
18,344	6/30/83:	1	19.3	57.8	28.4	0.3	
BAHRAIN							
Arab Banking Corp., Manama	6/30/84:	1	154.7	419.3	238.6	4.8	NY*(B)
8,762	6/30/83:	1	156.4	510.0	275.5	6.5	
Gulf International Bank, Manama	6/30/84:	1	0.07	134.0	71.4	1.8	NY*(B)
7,407	6/30/83:	1	0.1	101.8	3.4	1.7	
BELGIUM							
Banque Bruxelles Lambert, Brussels	6/30/84:	1	10.2	52.1	3.2	0.2	NY*(B)
21,110 (d)	6/30/83:	-	...	...	...	...	
Kredietbank International Group, Brussels	6/30/84:	2	66.2	997.4	23.6	5.2	LA(A); NY*(B)
19,078	6/30/83:	1	79.5	383.4	176.6	2.1	
Societe Generale de Banque, Brussels (s)	6/30/84:	2	...	...	...	...	NY*(B)††; NY(I)††
27,652	6/30/83:	...	...	...	...	...	
BERMUDA							
Bank of Bermuda International, Ltd.	6/30/84:	1	...	...	...	...	NY(E)—Began operating 6/18/84.
2,448	6/30/83:	...	...	...	...	...	
BRAZIL							
Banco Auxiliar, Sao Paulo	6/30/84:	1	6.9	39.6	14.3	4.0	NY*(B)
997 (o)	6/30/83:	1	11.0	53.4	2.5	5.4	
Banco Bamerindus do Brasil, Curitiba	6/30/84:	1	1.0	50.1	0.2	2.7	NY*(B)
1,887 (o)	6/30/83:	1	0.0	27.2	0.0	1.4	
Banco Bandeirantes, Sao Paulo	6/30/84:	1	0.0	4.3	0.0	0.5	NY*(B)
784 (n)	6/30/83:	1	0.0	10.0	0.0	1.3	
Banco Brasileiro de Descontos, Sao Paulo	6/30/84:	1	1.6	41.3	22.1	0.5	NY*(B)
7,699	6/30/83:	1	3.2	18.7	5.8	0.2	
Banco de Credito Nacional, Sao Paulo	6/30/84:	1	57.5	99.8	44.7	6.7	NY*(B)
1,480 (o)	6/30/83:	1	43.8	70.2	32.8	4.7	
Banco do Brasil, Brasilia	6/30/84:	4	27.6	1,780.7	499.0	3.3	LA*(A); Miami(A); NY(B); SF*(A)
54,245	6/30/83:	4	52.2	1,827.0	443.2	3.1	
Banco do Commercio e Industria de Sao Paulo	6/30/84:	2	64.2	133.9	10.5	8.8	Houston(E); NY*(B)
1,515 (o)	6/30/83:	2	86.2	119.7	9.5	7.9	
Banco do Estado de Sao Paulo	6/30/84:	3	139.5	574.1	138.1	10.6	Miami(A); NY(A); SF(A) (Closed Los Angeles agency.)
5,404	6/30/83:	4	199.4	560.3	132.6	7.2	
Banco do Estado do Parana, Curitiba	6/30/84:	1	0.0	11.5	4.4	0.7	NY*(B)
1,444 (o)	6/30/83:	1	0.0	0.1	0.0	0.0	
Banco do Estado do Rio de Janeiro	6/30/84:	1	5.1	34.1	10.5	2.1	NY*(B)
1,613 (o)	6/30/83:	1	37.0	63.2	43.8	3.9	
Banco do Estado do Rio Grande do Sul, Porto Allegre	6/30/84:	1	0.0	4.0	0.0	0.2	NY*(B)
2,167 (o)	6/30/83:	1	0.0	6.7	0.0	0.3	
Banco Economico, Sao Paulo	6/30/84:	1	9.9	27.3	6.8	2.1	NY*(B)
1,307	6/30/83:	1	10.8	25.7	4.7	1.0	
Banco Itau, Sao Paulo	6/30/84:	1	38.8	80.4	1.8	1.7	NY(A)
4,794	6/30/83:	1	59.8	103.9	6.0	1.6	
Banco Mercantil de Sao Paulo	6/30/84:	1	4.9	114.1	0.1	5.7	NY*(B)
2,000	6/30/83:	1	24.6	116.3	1.4	5.0	
Banco Nacional, Belo Horizonte	6/30/84:	2	78.3	176.5	105.6	11.4	Miami(A); NY(A)
1,551	6/30/83:	2	81.8	112.3	48.9	2.6	
Banco Noroeste, Sao Paulo	6/30/84:	1	0.0	33.8	21.1	5.3	NY*(B)
634	6/30/83:	1	0.0	33.1	24.0	11.4	
Banco Real, Sao Paulo	6/30/84:	6	179.7	451.9	118.3	14.8	Chi(E); DC(B); LA(A); Miami(A); NY*(B) Houston(EB)
3,052	6/30/83:	6	142.9	443.3	164.3	10.1	
Banco Safra, Sao Paulo	6/30/84:	1	10.0	239.8	212.8	16.1	NY*(B)
1,491	6/30/83:	1	14.3	202.0	191.4	11.5	
Uniao de Bancos Brasileros, Rio de Janeiro	6/30/84:	1	2.8	65.9	28.8	2.0	NY(A)
3,313	6/30/83:	1	8.7	59.5	29.2	1.4	
CANADA							
Bank of British Columbia, Vancouver	6/30/84:	1	36.7	82.9	48.7	3.4	SF(A)
2,418	6/30/83:	1	31.8	85.8	45.6	3.3	
Bank of Montreal (f)	6/30/84:	6	1,785.7	6,223.6	3,856.9	12.7	Chi(C)††;NY*(B); NY*(C); NY*(E)††; SF(A); SF(C)
48,747	6/30/83:	4	2,098.5	5,771.7	2,527.6	12.0	
Bank of Nova Scotia, Toronto	6/30/84:	11	978.5	4,859.9	2,087.5	11.4	Atlanta(A); Boston(B); Miami(A); NY*(B); NY(C); Portland, Ore.(B); SF(A);
42,719	6/30/83:	11	687.4	3,155.6	1,321.8	7.5	San Juan, PR(C); Virgin Islands(3B)
Canadian Commercial Bank, Edmonton	6/30/84:	2	280.2	897.0	358.4	47.0	LA*(B); Santa Ana,CA*(C)
1,908	6/30/83:	1	222.6	393.2	0.0	24.2	
Canadian Imperial Bank of Commerce, Toronto	6/30/84:	11	1,403.5	4,736.5	3,376.0	9.0	Atlanta(A); Beaverton, Ore.(B); Chi(B); NY*(A); NY*(C); Pittsburgh(B);
52,769	6/30/83:	12	1,727.2	5,451.1	3,598.8	10.2	Portland, Ore.(2B); SF(A); SF(C); Seattle(B) (Closed a Portland branch on 10/31/83.)
Continental Bank of Canada, Montreal	6/30/84:	1	3.1	6.1	0.0	0.1	NY*(B)
4,000	6/30/83:	-	...	...	...	...	
Mercantile Bank of Canada, Montreal	6/30/84:	1	...	...	...	...	NY(A)††
3,115	6/30/83:	...	...	...	...	...	

(See footnotes on last page of table)

U.S. Offices of Foreign Banks: By Country and Parent

(CANADA continued) (Dollar Figures in Millions)

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/83 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
National Bank of Canada, Montreal	6/30/84:	2	210.3	747.5	392.1	5.4	Chi*(B); NY(A)
13,874	6/30/83:	2	139.7	252.9	92.6	1.7	
Royal Bank of Canada, Montreal	6/30/84:	12	2,118.6	5,930.1	3,278.2	9.1	Hato Rey, PR(B); Mayaguez, PR(B); Miami(A); NY*(2B); NY*(C);
65,467	6/30/83:	13	2,338.6	5,667.2	2,917.3	8.2	Portland, Ore.(B); San Juan, PR(2B); Santurce, PR(B); Santurce, PR(C); SF(A) (Closed branch in Guanica, P.R.)
Toronto Dominion Bank	6/30/84:	5	1,484.9	6,401.1	1,934.8	19.7	Atlanta(A); Chi(B); NY*(B); NY*(C); SF(A)
32,557	6/30/83:	6	1,331.7	4,630.9	2,191.8	13.3	(On 6/1/84 SF(C) was merged into another bank.)
CHILE							
Banco de Chile, Santiago	6/30/84:	1	0.1	30.7	18.9	0.6	NY*(B)
4,856	6/30/83:	1	5.0	24.6	24.1	0.6	
CHINA							
Bank of China, Peking	6/30/84:	1	15.8	244.0	43.2	0.4	NY*(B)
60,741 (o)	6/30/83:	1	1.4	492.8	32.0	1.3	
COLOMBIA							
Banco Cafetero, Bogota	6/30/84:	2	19.6	161.2	104.4	13.9	Miami*(EB); NY(E)
1,161 (n)	6/30/83:	2	12.1	85.7	72.8	7.4	
Banco Colpatria, Bogota	6/30/84:	1	12.2	19.8	5.9	13.6	Miami(A)
146 (n)	6/30/83:	1	37.7	50.8	41.0	34.8	
Banco de Bogota	6/30/84:	3	109.3	362.7	257.4	20.5	Miami(E); NY*(B); NY*(C)
1,769	6/30/83:	3	127.8	371.1	200.0	15.5	
Banco de Colombia, Bogota	6/30/84:	1	23.9	116.4	103.1	5.7	Miami*(C)
2,033	6/30/83:	1	25.5	110.0	96.2	6.7	
Banco Ganadero, Bogota	6/30/84:	1	4.0	67.2	52.8	8.8	Miami*(A)
762 (o)	6/30/83:	1	0.0	35.5	24.6	5.6	
DENMARK							
Aktivbanken, Vejle	6/30/84:	1	NA	97.3	87.0	17.3	Long Beach, Calif.*(C)
563 (o)	6/30/83:	1	11.5	73.8	65.8	13.1	
Copenhagen Handelsbank, Copenhagen	6/30/84:	1	1.4	30.2	11.9	0.4	LA(A)
7,051	6/30/83:	-	...	...	...	...	
Danske Provinsbank, Copenhagen	6/30/84:	1	79.4	159.2	141.6	7.0	NY*(B)
2,266	6/30/83:	2	10.9	136.4	106.7	6.6	
Privatbanken, Copenhagen	6/30/84:	1	7.4	316.6	102.3	5.7	NY*(B)
5,548	6/30/83:	1	14.1	114.7	24.3	2.6	
ECUADOR							
Banco del Pacifico, Guayaquil	6/30/84:	1	0.8	30.8	23.3	4.6	Miami(E)
665 (o)	6/30/83:	1	0.5	13.3	8.7	1.9	
EGYPT							
Arab African International Bank, Cairo	6/30/84:	1	17.6	346.4	0.8	7.8	NY(A)
4,436	6/30/83:	1	11.6	206.2	2.1	5.6	
FRANCE							
Banque Arabe et Internationale d'Investissement, Paris	6/30/84:	1	N.A.	N.A.	N.A.	N.A.	NY(I)
2,515 (o)	6/30/83:	...	...	...	...	...	
Banque de l'Union Europeenne, Paris	6/30/84:	1	57.4	162.9	3.2	3.6	NY*(B)
4,561	6/30/83:	1	52.8	131.1	1.6	2.7	
Banque Francaise du Commerce Exterieur, Paris	6/30/84:	2	171.9	1,101.9	70.8	6.7	NY*(B); SF(A)
16,460	6/30/83:	2	168.9	758.0	88.4	4.5	
Banque Indosuez, Paris	6/30/84:	5	327.9	2,839.9	1,369.4	11.2	Atlanta(A)†; Chi(B); LA(B); Houston(E); NY*(B)
25,389	6/30/83:	4	323.5	1,662.2	635.9	6.2	
Banque Nationale de Paris	6/30/84:	8	1,950.0	6.723.9	4,432.1	6.6	Chi(B); LA(A); Miami(A); NY8(B); NY*(I); SF(A); SF(C); Houston(E);
101,191	6/30/83:	7	1,826.8	5,337.0	2,487.2	4.9	
Banque Paribas, Paris	6/30/84:	5	473.6	1,384.0	558.1	5.6	Chi(B); Houston(E); LA(A); Miami(A); NY*(B);
24,619	6/30/83:	5	490.4	1,156.5	479.2	5.3	
Banque Sudameris, Paris	6/30/84:	1	24.1	172.5	155.7	5.6	Miami(A)
3,095	6/30/83:	1	15.8	128.3	67.1	3.7	
Banque Worms, Paris	6/30/84:	1	18.7	111.1	2.9	2.1	NY*(B)
5,268	6/30/83:	1	31.9	65.6	3.1	1.3	
Credit Agricole Mutuel, Paris	6/30/84:	2	18.9	328.3	136.6	0.4	Chi*(B); NY(B)
90,365	6/30/83:	1	24.8	335.1	52.2	0.3	
Credit Commerciale de France, Paris	6/30/84:	1	206.8	461.2	295.4	2.9	NY*(B)
16,081	6/30/83:	1	184.0	444.1	278.5	2.9	
Credit du Nord, Lille	6/30/84:	1	22.5	873.2	605.7	9.0	NY*(B)
9,683	6/30/83:	1	23.6	323.8	193.8	3.7	
Credit Industrial et Commerciale, Paris	6/30/84:	1	122.9	750.0	252.8	7.1	NY*(B)
10,605	6/30/83:	1	186.8	933.6	128.1	8.9	
Credit Lyonnais, Paris (g)	6/30/84:	5	632.4	2,568.7	1,396.3	2.9	Chi(B); LA*(A); Miami(A); NY(B); SF*(A)
88,273	6/30/83:	5	910.7	2,331.6	976.3	2.5	
Societe Generale, Paris (s)	6/30/84:	5	365.9	1,981.9	735.8	2.3	Ghi(B); Dallas (EB)††; Houston(E); LA(B); NY*(B)
86,493	6/30/83:	3	397.4	1,265.6	514.4	1.5	
GERMANY							
Bank fuer Gemeinwirtschaft, Frankfurt	6/30/84:	1	2.1	205.2	170.3	1.0	NY*(B)
21,520	6/30/83:	1	5.0	175.3	129.2	0.8	
Bayerische Hypotheken-und Wechsel-Bank, Munich	6/30/84:	1	62.2	102.1	25.4	0.3	NY*(B)
35,627	6/30/83:	1	42.0	137.3	39.8	0.4	
Bayerische Landesbank Girozentrale, Munich	6/30/84:	1	5.3	1,158.2	636.9	3.2	NY(B)
36,117	6/30/83:	1	19.5	312.6	40.7	0.8	
Bayerische Vereinsbank, Munich	6/30/84:	4	196.9	576.7	310.9	1.4	Atlanta(A); Chi(B); LA*(A); NY(B)
41,620	6/30/83:	4	264.9	797.4	352.1	1.8	
Berliner Handels und-Frankfurter Bank, Frankfurt	6/30/84:	1	79.0	185.4	42.6	2.2	NY*(B)
8,357	6/30/83:	1	52.5	108.9	34.3	1.3	
Commerzbank, Duesseldorf	6/30/84:	3	813.7	1,772.3	1,152.0	4.3	Atlanta(A); Chi(B); NY(B)
41,505	6/30/83:	3	711.6	1,776.4	1,187.3	4.0	
Deutsche Bank, Frankfurt (s)	6/30/84:	2	445.9	976.1	556.6	1.3	Bannockburn, Ill.(F); NY*(B)
76,765	6/30/83:	2	534.1	1,215.4	596.8	1.5	
Deutsche Genossenschaftsbank, Frankfurt	6/30/84:	2	66.4	344.9	141.8	1.2	LA*(A); NY(B)
28,319	6/30/83:	2	94.3	389.3	105.8	1.4	
Deutsch Sudamerikanische Bank, Hamburg	6/30/84:	1	28.0	276.8	269.6	14.9	Miami(A)
1,855	6/30/83:	1	24.8	123.5	117.2	5.9	
Dresdner Bank, Frankfurt	6/30/84:	3	594.3	1,241.7	442.7	2.1	Chi(B); LA*(A); NY(B)
58,709	6/30/83:	3	638.7	1,289.7	450.8	2.3	

(See footnotes on last page of table)

U.S. Offices of Foreign Banks: By Country and Parent

(GERMANY continued) — (Dollar Figures in Millions)

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/83 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
Hessische Landesbank Girozentrale, Frankfurt	6/30/84:	1	0.0	31.5	7.0	0.1	NY*(B)
21,280	6/30/83:	1	0.0	83.2	10.7	0.4	
Vereins-und Westbank, Hamburg	6/30/84:	1	24.3	47.9	33.0	0.9	Miami(A)
5,135	6/30/83:	-	...	...	...	...	
Westdeutsche Landesbank Girozentrale, Duesseldorf	6/30/84:	1	233.1	1,184.8	630.3	2.3	NY*(B)
51,035	6/30/83:	1	308.2	1,020.9	482.5	1.9	
GREECE							
National Bank of Greece, Athens	6/30/84:	3	95.2	596.7	535.2	4.1	Boston*(B); Cambridge,MA*(B)†; Chi(B); NY(C)
14,532	6/30/83:	3	72.7	549.2	498.0	3.5	
HONG KONG							
Bank of East Asia Ltd., Victoria	6/30/84:	1	0.0	5.2	0.0	0.4	NY(B)
1,281	6/30/83:	-	...	...	...	...	
Chekiang First Bank Ltd., Victoria	6/30/84:	1	16.1	83.0	71.0	11.9	SF(A)
697 (o)	6/30/83:	1	11.8	65.6	51.1	21.5	
Dah Sing Bank Ltd., Victoria	6/30/84:	1	9.9	15.3	10.3	8.5	SF(B)
180 (n)	6/30/83:	1	10.8	20.4	12.9	12.8	
Hang Seng Bank, Ltd., Victoria	6/30/84:	1	1.0	70.9	68.0	1.1	NY(B)
6,307	6/30/83:	-	..	..	..	..	
Hongkong & Shanghai Banking Corp., Victoria	6/30/84:	13	7,079.3	23,933.5	18,012.1	41.1	Agana, Guam(A); Buffalo, NY*(C); Chi(B); Houston(E); LA(B); LA(EB)(h); Miami(E)(h); NY*(2B); Portland, Ore.(B); SF(B); Seattle(B); Wilmington, Del.(C)††
58,177	6/30/83:	13	5,927.3	22,281.7	16,690.8	39.2	
Ka Wah Bank Ltd., Victoria	6/30/84:	2	10.0	35.2	9.9	5.4	LA(B); NY(B)
646 (n)	6/30/83:	2	0.8	14.0	9.6	4.2	
Liu Chong Hing Bank, Victoria	6/30/84:	1	1.6	55.2	52.6	8.3	SF(A)
662 (o)	6/30/83:	1	2.4	104.4	68.5	14.9	
Nanyang Commercial Bank, Ltd., Victoria	6/30/84:	1	0.0	20.6	3.1	1.8	SF(B)
1,141 (o)	6/30/83:	1	1.6	10.2	1.2	0.9	
Overseas Trust Bank Ltd., Victoria	6/30/84:	1	33.4	55.1	12.3	3.6	SF*(B)
1,514	6/30/83:	1	9.0	52.2	21.5	3.3	
Shanghai Commercial Bank Ltd., Victoria	6/30/84:	2	12.8	165.2	161.9	12.3	NY(B); SF(A)
1,348	6/30/83:	2	11.5	128.7	125.0	9.8	
Wing Lung Bank Ltd., Victoria	6/30/84	1	...	...	...	...	LA(B)††
871 (o)	6/30/83:	..	...	...	...	...	
INDIA							
Bank of Baroda, Bombay	6/30/84:	1	13.9	25.1	9.9	0.5	NY*(B)
5,216	6/30/83:	1	7.3	11.3	3.2	0.2	
Bank of India, Bombay	6/30/84:	2	59.7	119.7	55.8	2.4	NY*(B); SF(A)
4,965	6/30/83:	2	55.1	99.1	44.4	2.2	
State Bank of India, Bombay	6/30/84:	6	30.5	208.6	71.1	0.8	Chi(B); LA(A); LA(C); NY*(3B)
25,516	6/30/83:	6	53.6	168.3	51.3	0.7	
INDONESIA							
Bank Ekspor Impor Indonesia	6/30/84:	1	0.0	4.8	0.0	0.2	NY(B)
2,287 (o)	6/30/83:	-	...	...	...	...	
Bank Negara Indonesia 1946	6/30/84:	1	0.6	383.9	84.3	7.7	NY(B)
4,975	6/30/83:	-	...	...	...	...	
IRAN							
Bank Melli Iran, Tehran	6/30/84:	2	0.1	28.2	6.5	0.1	NY(A); SF(A)
27,943	6/30/83:	2	0.1	26.2	11.5	0.1	
Bank Saderat Iran, Tehran	6/30/84:	1	0.0	12.1	1.0	0.0	NY(A) (Closed Los Angeles agency.)
14,548	6/30/83:	2	0.7	9.6	0.1	0.1	
Bank Sepah, Tehran	6/30/84:	1	0.0	0.5	0.1	--	NY(A)
N.A.	6/30/83:	1	0.0	0.3	0.2	...	
Bank Tejarat, Tehran (formerly Bank Sanaye)	6/30/84:	1	7.2	8.0	0.8	--	NY(A)
N.A.	6/30/83:	1	7.2	8.0	0.8	...	
IRELAND							
Allied Irish Banks Ltd., Dublin (i)	6/30/84:	2	37.4	181.7	52.7	2.1	Chi(B); NY*(B)
8,718	6/30/83:	2	22.7	162.8	57.4	2.0	
Bank of Ireland, Dublin	6/30/84:	1	24.9	272.5	109.9	3.6	NY*(B)
7,587	6/30/83:	1	16.4	149.6	76.5	2.0	
ISRAEL							
Bank Hapoalim, Tel-Aviv	6/30/84:	11	757.1	1,527.5	981.6	7.7	Boston(B); Chi(B); Encino, CA(B)††; LA*(B); Miami Beach(A); NY(4B); Philadelphia(B); SF(B)††
19,956	6/30/83:	9	725.7	1,234.0	597.6	5.4	
Bank Leumi le-Israel, Tel-Aviv	6/30/84:	7	1,331.9	3,137.6	2,784.5	14.3	Beverly Hills*(B); Chi(B); Encino, CA*(B)†; Miami Beach(A); NY(A); NY(C); Philadelphia(B)
21,938	6/30/83:	6	1,208.4	3,165.7	2,792.4	12.9	
Israel Discount Bank, Tel-Aviv	6/30/84:	5	506.0	3,723.5	3,381.7	33.6	Beverly Hills(A); Miami(A); Miami Beach(A); NY*(B); NY*(C)
11,080	6/30/83:	5	430.0	3,496.0	3,199.2	28.1	
United Mizrahi Bank Ltd., Tel-Aviv	6/30/84:	3	242.1	627.4	462.2	14.1	LA(B); NY*(A); NY*(C)
4,434	6/30/83:	3	172.5	515.7	357.2	10.7	
ITALY							
Banca Commerciale Italiana, Milan	6/30/84:	4	833.9	3,938.7	3,142.7	10.0	Chi(B); Garden City, LA(A); NY*(B); NY*(C)
39,337	6/30/83:	4	689.7	3,703.6	2,834.1	9.3	
Banca Nazionale del Lavoro, Rome	6/30/84:	5	1,003.9	3,258.6	2,202.6	7.4	Atlanta(A); Chi(B); LA(A); Miami(A); NY*(B)
43,837	6/30/83:	5	822.4	2,273.8	1,495.8	4.8	
Banca Nazionale dell Agricoltura, Rome	6/30/84:	1	152.6	953.9	568.1	7.0	NY*(B)
13,537	6/30/83:	1	145.3	768.3	396.9	5.5	
Banca Popolare di Milano, Milan	6/30/84:	1	11.9	357.3	228.8	4.5	NY*(B)
7,963	6/30/83:	-	...	..	...	...	
Banco di Napoli, Naples	6/30/84:	1	325.5	1,423.4	908.4	6.6	NY*(B)
21,695	6/30/83:	1	264.9	821.2	478.4	4.4	
Banco di Roma, Rome	6/30/84:	4	814.7	3,210.6	2,112.5	12.4	Chi(B); Chi(C); NY*(B); SF(A)
25,846	6/30/83:	4	619.8	2,266.0	1,526.2	8.2	
Banco di Sicilia, Palermo	6/30/84:	2	100.9	743.1	327.5	5.1	LA(A); NY*(B)
14,625	6/30/83:	1	99.7	398.0	168.0	2.6	
Credito Italiano, Milan	6/30/84:	2	250.6	1,117.1	519.6	3.8	LA(A); NY*(B)
29,245	6/30/83:	2	221.2	986.0	590.7	3.5	
Istituto Bancario San Paulo di Torino, Turin	6/30/84:	3	523.9	1,292.1	751.9	4.2	LA(B); LA(C); NY(B)
30,406	6/30/83:	3	373.6	1,053.8	545.1	3.4	
Monte dei Paschi di Siena	6/30/84:	1	42.3	768.3	613.9	2.8	NY(B)
27,535	6/30/83:	1	0.0	188.8	142.4	0.7	

(See footnotes on last page of table)

U.S. Offices of Foreign Banks: By Country and Parent

(Dollar Figures in Millions)

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/83 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
JAPAN							
Bank of Tokyo Ltd.	6/30/84:	11	5,207.0	20,457.9	12,656.5	31.4	Coral Gables, Fla.(A); Coral Gables(E) Honolulu(A); Houston(E); LA*(A);
65,090 (d)	6/30/83:	11	5,805.7	20,102.4	11,318.9	31.0	NY(B); NY(C); Portland, Ore.(B); Seattle(B); SF*(A); SF*(C)
Bank of Yokohama	6/30/84:	1	410.4	1,005.1	811.2	3.9	NY*(B)
25,994 (d)	6/30/83:	1	324.5	871.4	683.1	4.4	
Chuo Trust & Banking Co., Ltd., Tokyo	6/30/84:	1	187.7	454.6	249.4	2.6	NY*(B)
17,721 (d)	6/30/83:	1	179.5	416.6	189.7	3.0	
Dai-Ichi Kangyo Bank Ltd., Tokyo	6/30/84:	4	2,181.0	13,162.2	6,968.9	11.9	Chi(B); LA*(A); LA*(C); NY(B)
110,451 (d)	6/30/83:	4	2,446.8	8,610.1	4,818.7	9.9	
Daiwa Bank, Ltd., Osaka	6/30/84:	3	871.9	4,120.5	2,766.8	8.7	LA(A); NY*(B); NY*(C)
47,187 (d)	6/30/83:	3	752.4	3,467.9	1,853.1	9.1	
Fuji Bank, Ltd., Tokyo (j)	6/30/84:	6	5,720.7	15,406.6	6,854.3	14.9	Chi(B); Chi(F); LA(A); NY*(B); NY*(C); SF(E)
103,634 (d)	6/30/83:	5	2,595.2	10,877.9	2,507.3	12.9	
Hokkaido Takushoku Bank Ltd., Sapporo	6/30/84:	3	496.3	2,702.5	1,664.7	10.2	LA*(A); NY(B); Seattle(B)
26,567 (d)	6/30/83:	3	325.3	1,784.8	953.8	8.1	
Hokuriku Bank Ltd., Toyama	6/30/84:	1	114.7	552.5	373.9	3.5	NY*(B)
15,927 (d)	6/30/83:	1	182.6	456.3	192.3	4.0	
Industrial Bank of Japan, Ltd., Tokyo	6/30/84:	3	2,207.9	8,500.6	4,506.3	11.5	LA(A); NY*(B); NY*(C)
74,193 (d)	6/30/83:	3	1,715.9	6,128.4	3,605.8	10.2	
Kyowa Bank Ltd., Tokyo	6/30/84:	3	780.1	2,021.7	1,210.5	6.2	LA*(A); LA*(C); NY(B)
32,757 (d)	6/30/83:	3	694.8	1,557.4	713.6	5.5	
Long-Term Credit Bank of Japan, Ltd., Tokyo	6/30/84:	2	1,171.6	3,851.9	1,615.4	6.4	LA(A); NY*(B)
60,391 (d)	6/30/83:	2	765.2	4,204.3	1,475.4	8.9	
Mitsubishi Bank Ltd., Tokyo	6/30/84:	7	3,695.5	17,151.2	9,326.5	17.5	Chi(B); LA*(A); LA*(C); NY(B); NY (EB)(h); SF*(C); SF*(E)(h)
98,167 (d)	6/30/83:	4	2,403.0	10,335.9	4,525.9	12.8	
Mitsubishi Trust & Banking Corp., Tokyo	6/30/84:	2	602.9	4,002.8	2,334.7	7.0	LA(A); NY*(B)
57,382 (d)	6/30/83:	2	527.5	4,978.0	2,724.3	11.0	
Mitsui Bank Ltd., Tokyo	6/30/84:	4	2,388.1	7,425.9	3,842.8	10.7	LA*(A); LA*(C); NY(B); Seattle(B)
69,541 (d)	6/30/83:	4	2,401.6	6,905.1	3,011.7	12.0	
Mitsui Trust & Banking Co., Ltd., Tokyo	6/30/84:	2	480.9	4,954.5	3,361.5	9.7	LA(A); NY*(B)
51,131 (d)	6/30/83:	2	244.0	3,678.1	1,644.4	9.1	
Nippon Credit Bank Ltd., Tokyo	6/30/84:	2	813.8	4,191.6	2,468.1	11.3	LA(A); NY*(B)
37,115 (d)	6/30/83:	2	623.8	2,278.6	1,188.1	7.8	
Norinchukin Bank, Tokyo	6/30/84:	1	...	...	...	...	NY(B)††
75,315 (d)	6/30/83:	...	...	...	...	...	
Saitama Bank Ltd., Urawa	6/30/84:	2	503.9	3,043.5	2,317.2	9.9	LA*(B); NY(B)
30,778 (d)	6/30/83:	2	346.7	2,722.9	1,820.0	10.6	
Sanwa Bank Ltd., Osaka	6/30/84:	4	2,240.8	13,515.3	7,744.1	14.8	Chi(B); NY(B); SF*(A); SF*(C)
91,355 (d)	6/30/83:	4	1,873.0	10,161.7	4,503.2	13.5	
Sumitomo Bank Ltd., Osaka	6/30/84:	5	2,504.6	9,857.4	6,758.5	9.8	Chi(B); NY(B); SF*(A); SF*(C); Seattle(B)
101,254 (d)	6/30/83:	5	2,016.7	6,504.8	3,400.8	8.0	
Sumitomo Trust & Banking Co., Ltd., Osaka	6/30/84:	2	473.1	2,192.5	1,511.7	4.2	LA(A); NY*(B)
52,320 (d)	6/30/83:	2	623.9	1,625.6	905.2	3.9	
Taiyo Kobe Bank Ltd., Kobe	6/30/84:	3	1,100.3	3,237.2	1,568.9	6.1	LA(A); NY*(B); Seattle(B)
53,242 (d)	6/30/83:	3	1,032.9	2,609.9	1,228.8	5.8	
Tokai Bank Ltd., Nagoya	6/30/84:	4	1,309.2	6,145.6	2,444.3	9.5	Chi(B); LA*(A); LA*(C); NY(B)
64,767 (d)	6/30/83:	4	732.4	4,052.9	2,439.9	7.5	
Toyo Trust & Banking Co., Ltd., Tokyo	6/30/84:	2	320.1	2,156.6	1,597.1	7.1	LA(A); NY*(B)
30,552 (d)	6/30/83:	2	210.8	1,577.6	786.8	6.8	
Yasuda Trust & Banking Co., Tokyo	6/30/84:	2	678.7	3,469.4	2,300.8	8.6	LA(A); NY*(B)
40,242 (d)	6/30/83:	2	513.8	2,290.5	775.1	7.7	
JORDAN							
Arab Bank Ltd., Amman	6/30/84:	1	10.4	422.3	131.5	4.8	NY*(B)
8,881	6/30/83:	1	0.7	400.1	52.8	4.3	
Petra Bank, Amman	6/30/84:	1	0.0	64.6	36.6	17.2	Washington,D.C.(E)
376 (o)	6/30/83:	-	...	...	...	...	
KOREA							
Bank of Seoul & Trust Co.	6/30/84:	2	357.2	408.5	10.9	3.7	LA(A); NY*(B)
10,961	6/30/83:	2	177.7	254.5	2.8	2.4	
Cho-Heung Bank Ltd., Seoul	6/30/84:	2	189.3	372.2	40.5	6.5	NY*(B); SF(A)
5,731	6/30/83:	2	228.3	346.9	51.3	6.2	
Commercial Bank of Korea Ltd., Seoul	6/30/84:	4	186.5	477.6	42.2	7.5	Chi(B); LA(A); NY*(B); NY*(C)
6,364	6/30/83:	3	239.3	338.2	47.6	5.5	
Hanil Bank, Ltd., Seoul	6/30/84:	3	171.8	346.9	81.7	5.3	LA(A); Lynwood, Calif(C); NY(A)
6,540	6/30/83:	2	168.5	359.3	59.2	5.4	
Korea Exchange Bank, Seoul	6/30/84:	7	401.9	1,160.2	276.8	10.2	Chi(B); LA(C); LA(A); NY*(3B); Seattle(B)
11,360	6/30/83:	6	432.9	1,012.9	211.5	9.1	
Korea First Bank, Seoul	6/30/84:	4	345.9	568.0	22.6	8.9	Chi(B); LA(A); NY*(B); NY*(C)
6,389	6/30/83:	3	211.0	451.7	6.8	7.7	
KUWAIT							
Commercial Bank of Kuwait	6/30/84:	1	...	...	...	...	NY(B)††
6,032	6/30/83:	...	...	....	...	...	
Gulf Bank, Kuwait	6/30/84:	1	61.6	317.6	229.1	4.5	NY(A)
7,073	6/30/83:	1	0.0	223.5	1.3	3.6	
National Bank of Kuwait	6/30/84:	1	...	...	...	...	NY*(B)††
7,915	6/30/83:	...	...	...	...	...	
LUXEMBOURG							
Bank of Credit & Commerce International	6/30/84:	6	73.6	362.0	256.8	8.3	Boca Raton, Fla.(A); LA(A); Miami(A); NY(B); SF(A); Tampa, Fla.(A)
4,365	6/30/83:	3	37.3	100.9	66.8	3.0	
MALAYSIA							
Bank Bumiputra Malaysia Berhad, Kuala Lumpur	6/30/84:	2	91.8	223.8	159.5	3.0	LA(A); NY*(B)
7,419	6/30/83:	2	95.2	237.1	82.2	3.2	
MEXICO							
Banca Serfin, Mexico City	6/30/84:	2	67.3	311.5	108.5	9.0	LA(A); NY(A)
3,447	6/30/83:	2	159.9	312.4	108.2	15.3	
Banco Internacional, Mexico City	6/30/84:	1	18.0	209.5	184.2	17.7	NY(A)
1,185 (o)	6/30/83:	1	18.0	168.1	138.7	14.2	
Bancomer, Mexico City	6/30/84:	3	1,124.8	2,878.4	930.4	35.0	La Mesa, Calif.*(C), LA*(A); NY(A)
8,220	6/30/83:	3	696.6	1,318.0	720.4	27.8	

(See footnotes on last page of table)

U.S. Offices of Foreign Banks: By Country and Parent

(MEXICO continued) (Dollar Figures in Millions)

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/83 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
Banco Mexicano Somex, Mexico City	6/30/84:	1	0.1	116.6	111.6	3.5	NY(A)
3,369	6/30/83:	1	0.0	99.1	93.6	4.8	
Banco Nacional de Mexico, Mexico City	6/30/84:	3	96.9	995.9	638.8	11.4	LA*(A); LA*(C); NY(A)
8,766	6/30/83:	3	145.6	1,015.3	466.2	22.1	
Multibanco Comermex, Chihuahua	6/30/84:	1	133.0	313.7	196.0	10.8	NY(A) (Closed LA agency, opened LA rep. office.)
2,910	6/30/83:	2	162.2	357.8	208.2	19.6	
NETHERLANDS							
Algemene Bank Nederland, Amsterdam	6/30/84:	13	941.6	3,783.7	1,817.0	8.8	Atlanta(A); Chi*(B); Chi*(C); Chi(E); Houston(EB); LA(A); Miami(A);
43,227	6/30/83:	13	1,006.1	3,105.3	1,845.2	6.6	Miami(EB); NY(2B); Pittsburg(B); SF(A); Seattle(B)
Amsterdam-Rotterdam Bank, Amsterdam	6/30/84:	1	153.4	714.3	417.2	1.8	NY*(B)
39,957	6/30/83:	1	144.5	700.1	464.9	1.7	
Credit Lyonnais Bank Nederland, Rotterdam	6/30/84:	1	77.0	82.8	10.7	2.3	NY(F)
3,598	6/30/83:	...	...	...	...	...	
Nederlandsche Middenstandsbank, Amsterdam	6/30/84:	1	141.0	602.9	346.0	2.9	NY*(B)
20,643	6/30/83:	1	126.6	820.4	449.7	3.6	
Credit Lyonnais Bank Nederland, Rotterdam	6/30/84:	1	77.0	82.8	0.0	2.3	NY(F)
3,598	6/30/83:	1	N.A.	N.A.	N.A.	N.A.	
Rabobank Nederland, Utrecht	6/30/84:	1	281.0	625.4	1.8	1.6	NY*(B)
38,561	6/30/83:	1	122.3	574.8	120.5	1.4	
NEW ZEALAND							
Bank of New Zealand, Ltd., Wellington	6/30/84:	2	20.0	202.6	97.6	4.9	LA(A); NY*(B)
4,111 (k)	6/30/83:	2	12.7	77.1	37.5	1.9	
NIGERIA							
United Bank for Africa Ltd., Lagos	6/30/84:	1	0.0	12.9	0.0	0.2	NY(B)
4,994	6/30/83:	-	...	...	...	...	
PAKISTAN							
Habib Bank Ltd., Karachi	6/30/84:	1	4.2	40.5	10.7	0.3	NY*(B)
4,881	6/30/83:	1	5.3	39.3	12.3	1.0	
National Bank of Pakistan, Karachi	6/30/84:	3	12.3	327.4	140.1	7.6	NY*(B); DC(B); Chi(B)
4,168	6/30/83:	3	14.7	307.5	221.0	11.3	
United Bank Ltd., Karachi	6/30/84:	1	0.01	16.2	6.0	0.5	NY*(B)
3,494	6/30/83:	1	0.1	13.2	4.1	0.5	
PANAMA							
Banco de Iberoamerica, Panama City	6/30/84:	1	7.9	76.4	71.6	25.6	Miami(A)
298 (o)	6/30/83:	1	6.9	82.2	76.3	39.9	
Banco International de Costa Rico, Panama City	6/30/84:	1	0.1	34.9	7.6	23.0	Miami(A)
152 (o)	6/30/83:	-	...	...	...	...	
Banco Nacional de Panama, Panama City	6/30/84:	1	2.0	48.7	15.6	4.5	NY*(B)
1,087 (o)	6/30/83:	1	1.8	21.0	19.9	2.0	
PERU							
Banco de Credito del Peru, Lima	6/30/84:	1	0.3	18.8	8.8	2.1	NY(B)
914	6/30/83:	-	...	...	...	...	
PHILIPPINES							
Allied Banking Corp., Manila	6/30/84:	2	7.1	30.0	16.0	3.7	Agana, Guam(B), SF*(C)
812 (k)	6/30/83:	2	7.3	28.6	13.4	3.1	
Manila Banking Corp.	6/30/84:	1	NA	24.4	19.0	4.8	LA(C)
504 (o)	6/30/83:	-	...	...	...	...	
Metropolitan Bank & Trust Co., Manila	6/30/84:	4	8.6	86.6	56.5	7.9	Agana, Guam(B); LA*(C); NY(B); SF*(B)
1,094 (o)	6/30/83:	4	8.4	50.4	25.1	4.6	
Philippine Commercial International Bank, Makati (l)	6/30/84:	2	20.6	58.9	10.6	8.9	LA(A); NY(B)
664 (o)	6/30/83:	2	20.5	44.1	5.9	7.3	
Philippine National Bank, Manila	6/30/84:	3	6.5	62.4	19.0	1.2	Honolulu(A); LA*(B); NY(B)
5,027	6/30/83:	3	6.5	54.7	27.7	0.9	
PORTUGAL							
Banco Portugues do Atlantico, Oporto	6/30/84:	1	42.8	117.0	49.8	3.0	NY*(B)
3,904	6/30/83:	1	49.3	118.4	65.9	2.3	
Banco Totta & Acores, Lisbon	6/30/84:	2	108.1	233.8	2.2	9.1	NY(A); SF(A)
2,560	6/30/83:	2	30.3	169.3	2.0	5.5	
QATAR							
Doha Bank, Doha	6/30/84:	1	0.6	14.0	13.7	NA	NY*(B)
N.A.	6/30/83:	1	0.6	5.1	4.0	...	
SAUDI ARABIA							
National Commercial Bank, Jeddah	6/30/84:	1	19.0	339.3	27.2	2.3	NY*(B)
14,546	6/30/83:	-	...	...	...	...	
SINGAPORE							
Development Bank of Singapore Ltd.	6/30/84:	2	92.9	134.2	6.1	2.5	LA(A); NY(A)
5,310	6/30/83:	2	16.5	47.4	12.2	1.0	
International Bank of Singapore Ltd.	6/30/84:	1	2.0	17.9	0.1	4.7	LA(A)
381 (o)	6/30/83:	1	2.0	37.0	0.2	12.1	
Overseas-Chinese Banking Corp., Singapore	6/30/84:	1	0.0	9.3	6.5	0.3	NY(B)
3,411	6/30/83:	1	7.0	21.3	3.2	0.7	
Overseas Union Bank Ltd., Singapore	6/30/84:	2	13.7	138.2	9.8	4.6	LA(A); NY(A)
3,003	6/30/83:	2	14.1	110.1	6.7	4.7	
United Overseas Bank Ltd., Singapore	6/30/84:	2	14.6	138.1	3.9	2.8	LA(A); NY(A)
4,910	6/30/83:	2	16.5	96.4	3.2	2.2	
SOUTH AFRICA							
Nedbank Ltd., Johannesburg	6/30/84:	1	14.8	238.3	1.4	2.9	NY(B)
8,108	6/30/83:	1	15.1	62.0	0.0	1.1	
SPAIN							
Banca Catalana, Barcelona	6/30/84:	-	...	...	...	...	(Closed New York branch.)
2,111	6/30/83:	1	0.4	48.4	0.1	1.2	NY*(B)
Banco Atlantico, Barcelona	6/30/84:	1	9.5	38.9	3.1	2.8	NY(A)
1,413	6/30/83:	1	2.9	18.3	2.1	1.0	
Banco Central, Madrid	6/30/84:	5	226.1	2,049.8	949.9	10.7	Hato Rey, PR(C); Miami(A); NY*(B); NY*(C); SF(A)
19,226	6/30/83:	5	172.6	1,773.3	914.5	8.6	

(See footnotes on last page of table)

U.S. Offices of Foreign Banks: By Country and Parent

(SPAIN continued) (Dollar Figures in Millions)

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/83 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
Banco de Bilbao	6/30/84:	2	25.2	504.1	277.6	3.5	Miami(A); NY*(B)
14,253	6/30/83:	2	44.1	664.5	329.2	4.3	
Banco de Santander	6/30/84:	5	124.3	1,626.9	1,396.7	12.5	Hato Rey, PR(C); Miami*(E); Miami(A); NY(2B)
12,966	6/30/83:	5	108.7	1,373.5	1,226.0	11.2	
Banco de Vizcaya, Bilbao (m)	6/30/84:	3	50.4	245.5	128.9	1.6	Coral Gables, Fla.(A); NY*(B); SF(A)
15,122	6/30/83:	3	54.7	167.6	99.1	1.3	
Banco Espanol de Credito, Madrid	6/30/84:	3	1.5	64.0	53.1	0.2	Miami(A); NY(B); NY(I)†
42,320	6/30/83:	2	21.7	141.6	48.9	0.4	
Banco Exterior de Espana, Madrid	6/30/84:	3	219.6	599.7	402.9	4.4	LA(A); Miami(A); Stony Brook, NY*(C)
13,724	6/30/83:	3	226.0	603.5	339.5	4.1	
Banco Hispano-Americano, Madrid	6/30/84:	1	14.3	122.9	19.3	1.0	NY*(B)
12,669	6/30/83:	1	16.8	107.9	1.0	0.6	
Banco Occidental de Madrid	6/30/84:	1	39.9	283.6	227.3	NA	San Juan, PR(C)
N.A.	6/30/83:	1	36.0	265.3	208.4	...	
Banco Urquijo Union, Madrid (p)	6/30/84:	1	6.7	91.8	4.6	1.9	NY*(B)
4,834	6/30/83:	1	14.7	122.0	4.1	3.5	
Banco Zaragozano, Zaragoza	6/30/84:	1	26.8	100.3	86.2	8.0	Miami(C)
1,261	6/30/83:	1	35.7	95.2	74.7	7.4	
SWEDEN							
Skandinaviska Enskilda Banken, Stockholm	6/30/84:	2	178.6	596.9	128.3	2.9	NY(E); NY(I)
20,337	6/30/83:	2	64.3	381.7	160.5	2.0	
SWITZERLAND							
Banca della Svizzera Italiana, Lugano	6/30/84:	1	3.9	189.9	9.3	5.3	NY*(B)
3,530	6/30/83:	-	...	...	...	...	
Bank Julius Baer & Co., Ltd., Zurich	6/30/84:	2	26.3	125.4	8.3	17.7	NY(B): NY(I)†
709 (o)	6/30/83:	1	37.8	92.7	4.2	15.8	
Bank Leu, Zurich	6/30/84:	1	0.0	12.1	3.9	0.3	NY*(B)
4,794	6/30/83:	-	...	...	...	...	
Banque Paribas (Suisse), Geneva	6/30/84:	1	0.0	3.0	0.0	0.1	NY*(B)
2,551	6/30/83:	-	...	...	...	...	
Credit Suisse, Zurich (q)	6/30/84:	3	624.2	2,395.3	910.2	6.8	LA*(B); Miami(A); NY(B)
35,466	6/30/83:	3	987.8	1,635.1	646.8	4.5	
Habib Bank, Zurich	6/30/84:	1	N.A.	N.A.	N.A.	N.A.	NY(C)—Established 11/83
289 (o)	6/30/83:	-	...	...	...	...	
Swiss Bank Corp., Basle	6/30/84:	5	2,043.4	6,379.3	3,932.1	13.2	Atlanta(A); Chi(B); NY(2B); SF*(B)
48,267	6/30/83:	5	1,486.8	5,932.6	4,182.8	12.3	
Union Bank of Switzerland, Zurich	6/30/84:	3	337.9	4,723.2	3,290.2	8.9	Chi(B); LA*(A); NY(B)
52,850	6/30/83:	3	333.7	4,195.6	2,427.6	7.9	
TAIWAN							
First Commercial Bank, Taipei	6/30/84:	1	4.5	8.6	6.4	0.2	Agana, Guam(B)
4,244	6/30/83:	1	3.7	7.3	5.0	0.2	
International Commercial Bank of China, Taipei	6/30/84:	2	43.7	510.6	107.0	18.0	Chi(B); NY*(A)
2,832	6/30/83:	2	41.0	568.5	106.1	20.0	
THAILAND							
Bangkok Bank, Ltd.	6/30/84:	2	7.2	328.8	60.1	3.5	LA(B); NY(B)
9,359	6/30/83:	2	5.7	316.5	136.2	4.1	
Bangkok Metropolitan Bank Ltd.	6/30/84:	2	5.6	195.4	6.5	22.0	NY(A); SF(A)
887 (o)	6/30/83:	2	12.9	107.2	4.3	12.1	
Krung Thai Bank Ltd., Bangkok	6/30/84:	1	5.0	80.1	23.0	2.3	NY*(B)
3,467	6/30/83:	1	0.0	53.4	20.3	1.7	
Siam Commercial Bank, Ltd. Bangkok	6/30/84:	2	63.4	124.9	52.3	7.4	LA*(B); NY(B)
1,689	6/30/83:	2	20.7	84.1	5.6	6.6	
Thai Farmers Bank, Bangkok	6/30/84:	2	13.0	83.6	28.3	2.6	LA(A); NY*(B)
3,206	6/30/83:	2	6.8	94.5	26.3	3.6	
TURKEY							
Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	6/30/84:	1	0.2	41.6	29.1	0.8	NY(B)
5,495	6/30/83:	-	...	...	...	...	
UNITED ARAB EMIRATES							
Bank of Oman Ltd., Dubai	6/30/84:	1	6.6	1.5	1.0	0.07	NY(E)
2,202	6/30/83:	-	...	...	...	...	
Dubai Bank Ltd.	6/30/84:	1	48.6	128.1	71.9	11.3	NY*(B)
1,130	6/30/83:	1	60.8	91.4	29.5	8.7	
Middle East Bank	6/30/84:	1	3.7	15.9	7.1	1.3	NY*(B)
1,225 (o)	6/30/83:	1	3.7	15.2	4.9	2.3	
National Bank of Abu Dhabi	6/30/84:	1	10.5	181.3	66.1	3.0	DC*(B)
6,123	6/30/83:	1	15.7	155.4	22.3	2.5	
UNITED KINGDOM							
Bank of Scotland, Edinburgh	6/30/84:	1	50.8	97.7	1.4	1.1	NY*(B)
9,153	6/30/83:	1	33.4	82.1	0.3	1.1	
Barclays Bank Plc., London	6/30/84:	17	2,674.4	8,438.9	3,723.0	9.0	Atlanta(A); Boston(B); Charlotte Amalie, VI(2B);
94,111	6/30/83:	17	2,866.8	8,493.8	3,339.0	8.9	Charlotte, NC(F); Chi(B);Houston(E); Miami(A); New Orleans(A); NY*(3B); NY*(C); Pittsburgh(B); SF(A); SF(C); Seattle(B)
Grindlays Bank Ltd., London	6/30/84:	1	18.6	95.5	3.8	1.3	NY(B)
7,345	6/30/83:	1	41.7	81.4	2.0	1.0	
Hill Samuel & Co., Ltd., London	6/30/84:	1	0.0	4.4	0.0	0.1	NY(E)
3,842	6/30/83:	-	...	...	...	...	
Libra Bank, Ltd., London	6/30/84:	1	0.0	224.5	221.3	8.7	NY*(B)
2,569	6/30/83:	-	...	...	...	...	
Lloyds Bank Plc., London	6/30/84:	9	1,688.0	6,207.3	4,521.8	11.1	Atlanta(A); Boston(B); Chi(B); LA*(B); LA*(C); Miami(A); NY(B);
55,726	6/30/83:	7	1,357.7	5,051.1	3,649.9	9.1	Pittsburgh(B); SF(B)
Midland Bank Plc., London (s)	6/30/84:	3	5,164.4	28,093.7	18,111.9	36.8	NY(E); NY(B); SF*(C)
76,289	6/30/83:	3	5,398.1	25,911.1	18,290.5	33.5	
National Westminster Bank, Plc., London	6/30/84:	5	3,302.8	11,702.2	8,524.6	13.4	Chi(B); Miami(E)(h); NY(B); NY*(C); SF(A)
87,025	6/30/83:	5	2,766.0	10,064.8	6,953.4	11.5	
Royal Bank of Scotland Plc., Edinburgh	6/30/84:	2	67.8	155.6	14.2	1.7	NY*(B); SF(A)
9,122	6/30/83:	2	74.3	152.2	12.9	1.8	
Saudi International Bank, London	6/30/84:	1	32.0	351.1	318.5	8.7	NY(B)
4,021	6/30/83:	1	6.0	60.2	25.4	1.5	
Scandinavian Bank Ltd., London	6/30/84:	1	56.8	106.7	76.7	3.1	LA(A)
3,498	6/30/83:	1	43.5	91.6	26.8	2.8	

(See footnotes on last page of table)

U.S. Offices of Foreign Banks: By Country and Parent

(UNITED KINGDOM continued)

(Dollar Figures in Millions)

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/83 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
Schroders Plc., London	6/30/84:	3	477.6	2,011.1	1,488.2	...	Miami(E)(h); NY*(C); NY*(I)
N.A.	6/30/83:	3	541.6	1,986.4	1,529.0		
Standard Chartered Bank Plc., London	6/30/84:	9	2,607.3	9,714.0	6,941.7	23.2	Atlanta(A); Chi(B); Houston(E); LA*(C); Miami(A); NY(2B); SF(A); Seattle(B)
41,930	6/30/83:	9	2,312.1	8,324.4	5,849.9	21.3	
United Bank of Kuwait Ltd., London	6/30/84:	1	20.6	109.7	49.1	4.8	NY(B)
2,298	6/30/83:	..	...	...	...	...	
URUGUAY							
Banco de la Republica Oriental del Uruguay, Montevedio	6/30/84:	1	13.4	112.9	18.3	6.2	NY*(B)
1,816	6/30/83:	1	14.6	38.6	10.9	0.8	
VENEZUELA							
Banco Consolidado, Caracas	6/30/84:	3	7.4	125.6	104.7	8.6	NY*(2B); NY(E)
1,478	6/30/83:	3	3.1	103.9	82.0	9.5	
Banco de Venezuela, Caracas	6/30/84:	3	2.7	208.8	152.0	19.6	Miami(E); NY*(A); NY*(EB)
1,067	6/30/83:	3	4.9	180.6	117.8	7.1	
Banco Industrial de Venezuela, Caracas	6/30/84:	2	99.2	491.4	9.3	36.9	Miami(A); NY(A)
1,330	6/30/83:	2	78.9	466.8	220.0	11.8	
Banco Latino, Caracas	6/30/84:	1	11.5	79.8	59.9	5.6	Miami(E)
1,428 (n)	6/30/83:	1	12.7	32.1	23.2	2.2	
Banco Mercantil y Agricola, Caracas	6/30/84:	1	2.6	59.8	52.4	4.8	Miami(A)
1,234	6/30/83:	1	0.0	11.4	8.2	0.4	
Banco Union, Caracas	6/30/84:	3	69.6	299.8	221.2	29.1	Miami(E); NY*(C); NY(B)
1,028	6/30/83:	3	61.6	226.8	159.9	9.2	
YUGOSLAVIA							
Jugobanka-United Bank, Belgrade	6/30/84:	1	25.9	252.2	214.4	4.1	NY(A)
6,184	6/30/83:	1	22.5	209.3	193.2	2.4	
Udrezena Beogradska Banka, Belgrade	6/30/84:	1	13.3	170.8	73.7	2.0	NY*(B)
8,394	6/30/83:	1	7.9	67.5	64.5	2.3	
FOREIGN BANK GROUPS							
Al UBAF Banking Group, Neuilly, France	6/30/84:	1	202.2	1,227.4	893.9	...	NY(C)
(See footnote r)	6/30/83:	1	191.0	1,424.2	1,124.5	...	
American Scandinavia Group	6/30/84:	1	298.1	593.7	435.9	...	NY(I)
	6/30/83:	1	184.3	293.9	1.6	...	
Asia International Bank	6/30/84:	1	7.1	15.3	4.3	...	NY(C)
	6/30/83:	1	2.9	31.0	19.8	...	
Audi Group	6/30/84:	1	10.0	132.9	91.6	...	NY(C)
	6/30/83:	1	0.0	20.7	1.1	...	
Century Bank	6/30/84:	1	13.0	93.4	68.0	...	LA(C)
	6/30/83:	1	14.4	74.9	70.2	...	
European-American Group	6/30/84:	2	2,554.9	6,562.0	4,804.0	...	LA(E)(h); NY(C) (Closed Edges in Miami and Chicago and merged
	6/30/83:	5	2,660.7	7,121.0	4,581.2	...	its New York investment co. into the bank.)
Nordic American Banking Corp	6/30/84:	1	373.0	652.0	603.0	...	NY(I)
	6/30/83:	1	201.7	283.2	46.7	...	

Countries are listed alphabetically. Within a country, parents banks are listed alphabetically. Average assets and deposits for June are used for branches, agencies, while June 30 data are used for commercial banks, Edge banks and investment companies. Yearend 1983 (and 1982) data are used for finance companies.

(a)—Unless otherwise noted after the parent asset figure data, assets shown are for fiscal year ended after 9/30/83. **(b)**—Ratio represents the June assets of the bank's U.S. office(s) to the bank's total worldwide assets the previous yearend. **(c)**—Office types are: B=Branch; C=Commercial Bank; E=Edge bank; EB=Branch of Edge bank; F=Finance company; and I=Investment company. Abbreviations for locations are:Chi=Chicago; LA=Los Angeles; NY=New York City; and SF=San Francisco. **(d)**—Assets are as of Sept. 30, 1983.
(e)—Assets are as of June 30, 1983. **(f)**—In Sept. 1984, Bank of Montreal acquired Harris Bankcorp Inc., Chicago, which owns Harris Bank and Trust Co., Chicago, and Harris Bank International Corp., New York. These two banking offices are included in the office count but not in the midyear 1984 totals for loans, assets, and deposits. **(g)**—Atlanta agency, which operates as a representative office is not included in the office count. **(h)**—Edge data excluded from total because it is reported in the consolidated figures shown for the commercial bank subsidiary. **(i)**—Allied Irish Banks also owns 45% of First Maryland Bancorp., Baltimore. **(j)**—In January 1984 Fuji Bank completed its acquisition of Walter E. Heller & Co., Chicago, a large commercial finance company. **(k)**—Assets are as of March 31, 1983. **(l)**—Formerly known as Philippine Commercial & Industrial Bank, it changed title in June 1983. Its branch and agency are listed under its old name in those respective tables.**(m)**—In Feb. 1984, Banco de Vizcaya acquired 48% of New Mexico Banquest Investors Corp., Santa Fe., which is second tier holding company for New Mexico Banquest Corp. The latter company is a multibank holding company for: Banquest First National Bank, Santa Fe; Banquest First State Bank, Taos; and Banquest National Bank, Albuquerque. **(n)**—Assets as of December 1981. **(o)**—Assets as of December 1982. **(p)**—Banco Uriquijo, Madrid, and Banco Union, Madrid, merged to form Banco Urquijo Union in Dec. 1983. Data for June 1983 are for Banco Urquijo's New York agency. **(q)**—Bank is also known as Swiss Credit Bank. New York branch is listed as Swiss Credit Bank.**(r)**—The bank—UBAF Arab American Bank, New York— is part of the Al UBAF Banking Group, Neuilly, France. The bank has 20 shareholders. For the list of these shareholders see footnote (j) of the Commercial Bank Subsidiaries Listing. **(s)**—One of the six European banks that own European American Bank & Trust Co, New York. **(*)**—Office is in the foreign bank's "Home State". **(†)**—Data not available for this office. **(††)**—Office opened after 6/30/84 but is included in the office count. **N.A.**—Not Available

Source of branch, agency and Edge bank data is the Federal Reserve Board's reports of assets and liabilities for these respective banking offices as of June 30, 1984. Commercial bank data for June 30, 1984, were provided by Data Resources, Inc., Lexington, Mass., from their data base derived from Federal Reserve Board call report computer tapes. Finance company and investment company data were obtained by American Banker directly from the companies.

Representative Offices by State

CALIFORNIA

Los Angeles

Banco di Roma, Rome
Bank of British Columbia, Vancouver
Bank of Montreal
Bank of Nova Scotia, Toronto
Bank of Scotland, Edinburgh
Bank of Yokohama, Japan
Berliner Handels- und Frankfurter Bank, Frankfurt
Deutsche Bank, Frankfurt
Export-import Bank of Korea, Seoul
Kleinwort, Benson (North America Corp.) (a)
Mercantile Bank of Canada, Montreal
National Westminster Bank, Plc., London
Nederlandsche Middenstandsbank, Amsterdam
Royal Bank of Canada, Montreal
Royal Bank of Scotland, Plc., Edinburgh
Shizuoka Bank Ltd., Japan
State Bank of New South Wales, Sydney
Swiss Bank Corporation, Basle
Toronto Dominion Bank

Newport Beach

Bank of N.T. Butterfield & Son, Ltd., Bermuda

Palm Springs

Bank Julius Baer & Co., Ltd., Zurich

San Diego

Royal Trust Co., Montreal

San Francisco

Amsterdam-Rotterdam Bank, Amsterdam
Banque Paribas, Paris
Canadian Commercial Bank, Edmonton
Central Trust of China, Taipei
Credit Suisse, Zurich
Development Finance Corp. of New Zealand, Wellington
Fuji Bank, Ltd., Tokyo
Industrial Bank of Japan, Ltd., Tokyo
Interallianz Bank, Zurich
Kyowa Bank, Ltd., Tokyo
Samuel Monteagu & Co., Ltd., London
Pierson, Heldring & Pierson, Amsterdam
Societe Generale, Paris
Union Bank of Switzerland, Zurich

COLORADO

Denver

Bank of Montreal
Canadian Commercial Bank, Edmonton
Canadian Imperial Bank of Commerce, Vancouver
Mercantile Bank of Canada, Montreal
Norske Creditbank, Norway
Royal Bank of Canada, Montreal

DISTRICT OF COLUMBIA

Banca Commerciale Italiana, Milan
Banco do Brasil, Brasilia
Banco Nacional do Desenvolvimento Economico,
Rio de Janeiro
Bank of Credit & Commerce International, Luxembourg
Bank of Tokyo, Ltd.
Banque Paribas, Paris
Export-Import Bank of Japan, Tokyo
Hongkong and Shanghai Banking Corp., Hong Kong
Industrial Bank of Japan, Ltd., Tokyo
Japan Development Bank, Tokyo
Nacional Financiera, Mexico City
State Bank of India, Bombay

FLORIDA

Coral Gables

Banca March, Palma de Mallorca, Spain

Miami

Banco Atlantico, Barcelona
Banco Popular Dominicano, Santo Domingo
Banque Intercommerciale de Gestion, Lausanne, Switz
Credit Suisse, Zurich
Dow Banking Corp., Zurich
Dresdner Bank, Frankfurt
Filanbanco, Guayaquil, Equador

Continued on Next Page

Representative Offices by State

Continued from Previous Page

Tampa

Lloyds Bank International, Plc., London

GEORGIA

Atlanta

Banco do Brasil, Barsilia
Bank of Tokyo, Ltd.
Credit Lyonnais, Paris (b)
Credit Suisse, Zurich
Fuji Bank, Ltd., Tokyo
Industrial Bank of Japan, Ltd., Tokyo
Kredietbank, Brussels

ILLINOIS

Chicago

Banco di Sicilia, Palermo
Banco do Brasil, Brasilia
Bank of Ireland, Dublin
Bank of Nova Scotia, Toronto
Bank of Scotland, Edinburgh
Bank of Tokyo, Ltd.
Christiana Bank og Kreditkasse, Oslo, Norway
Credit Commercial de France, Paris
Credit Suisse, Zurich
Credito Italiano, Milan
Daiwa Bank, Ltd., Osaka, Japan
Danske Bank, Copenhagen
Deutsche Bank, Frankfurt
Hokkaido Takushoku Bank, Ltd., Sapporo
Industrial Bank of Japan, Ltd., Tokyo
Jugobanka, Belgrade
Kleinwort, Benson (North America Corp.) (a)
Kyowa Bank, Ltd., Tokyo
Metropolitan Bank & Trust Co., Manila
Mitsui Bank, Ltd., Tokyo
Nederlandsche Middenstandsbank, Amsterdam
Phillippine National Bank, Manila
Post-och Kreditbanken, Stockholm
Royal Bank of Canada, Montreal
Royal Bank of Scotland, Plc., Edinburgh
Saitama Bank, Ltd., Tokyo
Taiyo Kobe Bank, Ltd., Tokyo

INDIANA

Gary

Stopanska Banka Skopje, Yugoslavia

LOUISIANA

New Orleans

Banque de l'Union Europeenne, Paris

MASSACHUSETTS

Fall River

Banco Comercial Dos Acores, Ponta Delgada, Portugal

MICHIGAN

Detroit

Stopanska Banka Skopje, Yugoslavia

MINNESOTA

Minneapolis

Barclays Bank International, Plc., London
Lloyds Bank International, Plc., London

MISSOURI

St. Louis

Kredietbank, Brussels
Lloyds Bank International, Plc., London

NEW YORK

New York

Akbank, Ankara
Al Saudi Banque, Paris
Algemene Bank Nederland, Amsterdam
Andelsbanken, Copenhagen
Bahrain Middle East Bank, Manama
Banca Nazionale dell'Agricoltura, Rome
Banca Popolare di Novara, Italy
Banco Bolivano Americano, La Paz, Bolivia
Banco Comercial del Norte, Buenos Aires
Banco de Credito e Hipotecario, Guayaquil, Ecuador
Banco de Galicia y Buenos Aires
Banco de Italia y Rio de la Plata, Buenos Aires
Banco de Quilmes, Argentina
Banco de Santiago, Chile
Banco di Santo Spirito, Rome, Italy
Banco do Estado de Minas Gerais, Brazil
Banco Espanol del Rio de la Plata, Buenos Aires
Banco Exterior de Espana, Madrid
Banco Hipotecario Dominicano, Santo Domingo
Banco Hipotecario Miramar, Dominican Republic
Banco Mercantil y Agricola, Caracas
Banco Nacional de Descuentos, Caracas
Banco Nacional de Obras y Servicios Publicos, Mexico City
Banco Pan de Azucar, Montevideo, Uruguay
Banco Rio de la Plata (Panama), Panama City
Banco Sud Americano, Santiago, Chile
Bank Handlowy W. Warszawie, Poland
Bank Indonesia, Jakarta
Bank of Japan, Tokyo
Bank of Korea, Seoul
Bank of N.T. Butterfield and Son, Bermuda
Bank of Pusan, Korea
Banque Arabe et Internationale d'Investissement, Paris
Banque de la Societe Financiere Europeenne, Paris
Banque Internationale a Luxembourg
Banque International pour l'Afrique Occidentale, Paris
Banque Paribas (Suisse), Geneva
Barclays National Bank Ltd., Johannesburg, So. Africa
Baring Brothers & Co., Ltd., London
Bergen Bank, Norway
Bremar Holdings Ltd., England
British Bank of the Middle East, London
Caisse Centrale des Banques Populaires, Paris
Cassa di Risparmio delle Provincie Lombarde, Milan
Cassa di Risparmio di Firenze, Florence
Cassa di Risparmio di Genova e Imperia, Genoa
Cassa di Risparmio di Torino, Turin
Cassa di Risparmio di Verona Vicenza e Bulluno, Verona
Central Bank of Turkey, Ankara
Central Trust of China, Taipei
Charterhouse Group International, Inc., London
Clydesdale Bank Plc., Glasgow, Scotland, U.K.
Compagnie de Banque et d'Investissements, Lausanne
Compagnie Financiere de la Mediterranee, Paris
Country Bank, Ltd., London
Daegu Bank, Ltd. Korea
Euro Canadian Bank, Cayman Islands
Export-Import Bank of Korea, Seoul
Filanbanco, Guayaquil, Ecuador
First International Bank of Israel, Ltd., Tel-Aviv
Genossenschaftliche Zentralbank, Vienna
Hachijuni Bank, Ltd., Nagano, Japan
Hambro America (c)
Hill Samuel & Co, Inc., London
Hokkaido Bank Ltd., Sapporo, Japan
Hongkong & Shanghai Banking Corp., Hong Kong
Hyakujushi Bank Ltd., Takamatsu, Japan
Investiciona Banka Titograd-Udruzena Banka, Yugo.
Japan Development Bank, Tokyo
Juroku Bank, Ltd., Gifu, Japan
Kleinwort, Benson (North America Corp.) (a)
Korea Development Bank, Seoul
Kredietbank S.A. Luxembourgeoise
Kredietbank (Suisse), Geneva
Libra Bank, Ltd., London
Ljubljanska Banka, Yugoslavia
Meridien International Bank, Bahamas
Merrill Lynch International Bank, Inc., Panama
Merrill Lynch International Bank, Ltd., London
Morgan Grenfell Ltd., London
Nacional Financiera, Mexico City
National Bank of Hungary, Budapest
National Bank of New Zealand, Wellington
National Bank of Nigeria , Lagos
National Mortgage Bank of Greece, Athens
National Westminster Bank, Plc., London
Nederlandse Credietbank, Amsterdam
North American Bank, Ltd., Tel-Aviv
Nuovo Banco Ambrosiano, Milan
Oesterreichische Landerbank, Vienna
Pierson, Heldring & Pierson, Netherlands
Privredna Banka Sarajevo, Yugoslavia
Rea Brothers, Ltd., London
Reserve Bank of Australia, Sydney
Romanian Bank for Foreign Trade, Bucharest
Samuel Montagu & Co., Ltd., London
Saudi European Bank, Paris
Scandinavian Bank, Ltd., London
Small and Medium Industry Bank, Seoul
Societe Industrielle de Banque, Paris
Sparebanken Oslo Akershus, Oslo, Norway
Stopanska Banka, Skopje, Yugoslavia
Toronto Dominion Bank
Trans-Arabian Investment Bank, Ltd., Bahrain
Ufficio Italiano dei Cambi, Italy
Ulster Investment Bank, Ltd., Ireland
Union Bank of Norway, Oslo
Vereins-und Westbank, Hamburg
Vojvodjanska Banka-Udruzena Banka, Yugoslavia
Volkskas Ltd., Pretoria, South Africa
Wardley Ltd., Hong Kong
Williams & Glyn's Bank Ltd., London
Yapi ve Kredi Bankasi, Ankara

NORTH CAROLINA

Charlotte

Barclays Bank International, Plc., London

Winston-Salem

Lloyds Bank Inernational Bank, Plc., London

OHIO

Cleveland

Bank of Nova Scotia, Toronto
Bayerische Vereinsbank, Munich
Lloyds Bank International, Plc., London

PENNSYLVANIA

Philadelphia

Charterhouse Japhet North America, London

Pittsburgh

Royal Bank of Canada, Montreal
Toronto Dominion Bank

TEXAS

Dallas

Banco do Brasil, Brasilia
Banque Paribas, Paris
Barclays Bank International, Plc., London
Canadian Imperial Bank of Commerce, Toronto
Mercantile Bank of Canada, Montreal
National Australia Bank, Ltd., Melbourne
National Westminster Bank Plc., London
Royal Bank of Canada, Montreal
Societe Generale, Paris

Houston

Algemene Bank Nederland, Amsterdam
Arab Banking Corp., Manama, Bahrain
Australia and New Zealand Banking Corp., Melbourne
Banca Nazionale del Lavoro, Rome
Banco di Roma, Rome
Banco do Brasil, Brasilia
Banco do Estado de Sao Paulo
Bank of Credit Commerce International, Luxembourg
Bank of Montreal
Bank of Nova Scotia, Toronto
Bank of Scotland, Edinburgh
Bank of Seoul and Trust Co.
Bank of Tokyo, Ltd.
Banque Francaise du Commerce Exterieur, Paris
Banque Indosuez, Paris
Banque Nationale de Paris
Banque Paribas, Paris
Barclays Bank International, Plc., London
Bergen Bank, Norway
Canadian Imperial Bank of Commerce, Toronto
Charterhouse Japhet, Ltd., London
Cho-Heung Bank, Ltd., Seoul
Christiania Bank og Kreditkasse, Olso, Norway
Clydesdale Bank, Ltd., Glasgow, Scotland
Credit Lyonnais, Paris
Credito Italiano, Milan
Credit Suisse, Zurich
Dai-Ichi Kangyo Bank, Ltd., Tokyo
Daiwa Bank, Ltd., Osaka
Danske Bank, Copenhagen
Dresdner Bank, Frankfurt
Fuji Bank, Ltd., Tokyo
Hill Samuel & Co., Ltd., London
Hokkaido Takushoku Bank, Ltd., Sapporo, Japan
Hongkong & Shanghai Banking Group
Industrial Bank of Japan, Tokyo
International Commercial Bank of China, Taipei
James Finlay Int'l Inc. (d)
Korea Exchange Bank, Seoul
Lloyds Bank International, Plc., London
Mitsubishi Bank, Ltd., Tokyo
Mitsui Bank, Ltd., Tokyo
National Westminster Bank, Plc., London
Norske Creditbank, Oslo
Philippine Commercial and Industrial Bank, Makati
Philippine National Bank, Manila
Post-och Kreditbanken, Stockholm
Royal Bank of Canada, Montreal
Royal Bank of Scotland, Plc., Edinburgh
Sanwa Bank, Ltd., Osaka
Societe Generale, Paris
Sumitomo Bank, Ltd., Osaka
Swiss Bank Corporation, Zurich
Taiyo Kobe Bank, Ltd., Kobe, Japan
Tokai Bank Ltd., Nagoya, Japan
Toronto Dominion Bank
Union Bank of Switzerland, Zurich
Westpac Banking Corp., Sydney

WASHINGTON

Seattle

Fuji Bank, Ltd., Tokyo
Lloyds Bank International, Plc., London

(a)—Representaive office for Kleinwort, Benson, Ltd., London.
(b)—Licensed as an agency but operating as a rep. office.
(c)—Representative office for Hambros Bank, Ltd., London
(d)—Representative office for James Finlay Plc., Glasgow, Scotland.

Foreign Banks' Deposit Growth Outstrips Their Loan Gain in US

Continued from Page 1

reported in 1983. The increase in 1983 from 1982 was 84 or 10.6%. Foreign offices included agencies, branches, commercial bank subsidiaries, Edge Act banks, representative offices, investment companies, and finance companies.

European banks accounted for 60 new foreign offices in the United States, with 32 of these representative offices. Asian/Pacific banks had 23 new offices, and Middle Eastern banks started up 11 offices.

Banks in the United Kingdom opened up the largest number of offices here during 1984, with 14. Nine of these were representative offices. Included in the U.K. totals are five banks that did not have U.S. offices in 1983.

French banks came next, opening 12 offices. Half of those were representative offices. One of the French banks did not have an office in the United States in 1983. Japanese banks were third, starting up 11 new offices, six of which were representative offices. Two of these banks were breaking new ground in the U.S.

Lloyds Takes Top Place

Lloyds Bank PLC, London, opened six offices in 1984, the most of any single bank. The English bank opened branches in Los Angeles and San Francisco and four representative offices located in Minneapolis, St. Louis, Winston-Salem, N.C., and Seattle.

Assets at Lloyd's Bank increased only 0.5% to $56.7 billion. However, average assets for these United States offices jumped 22.9% to $6.2 billion, accounting for 11.1% of the bank's worldwide assets, compared to 9.1% in 1983.The bank's business lending also increased sharply, rising 24.3% to $1.7 billion.

The Bank of Credit & Commerce International, Luxembourg, opened five offices last year, including agencies in Boca Raton, Miami, and Tampa, all in Florida, a branch in New York, and representative offices in Washington, D.C., and Houston. The bank closed an agency in Los Angeles.

Assets swelled at the Bank of Credit & Commerce to $4.4 billion — an increase of 31.0%. Average assets for the bank's U.S. offices rose almost threefold to $362.0 million, up 259.7%, making up 8.3% of its worldwide assets. Commercial and industrial lending soared 97.3% to $73.6 million.

New York again led all cities in the total number of offices and in net increase in offices. There were 383 offices of foreign banks in New York in 1984, compared to 369 in 1983, an increase of 14. In 1983 the increase over 1982 had been 30 offices. Foreign offices located in New York accounted for 42.3% of all foreign offices in the U.S.

The breakdown by type of office in New York in 1984 was: 32 agencies, down nine; 191 branches, a rise of 26; 26 commercial bank subsidiaries, an increase of three; Edge Act banks 10, double the previous year's number; representative offices 113, off 14; and other offices 11, up from eight in 1983.

Los Angeles, with 108 foreign offices, or 11.9% of the total, ranked second among U.S. cities. It had an increase of one from 1983.

Chicago was third, with 76 foreign offices, or 8.4% of the total, and it had an increase of two. Houston replaced San Francisco as fourth on the list, with 69 offices, or 7.6% of the total, and an increase of six. San Francisco dropped to fifth with 67 offices of foreign banks, a decline of two. San Francisco accounted for 7.4% of the total number.

Houston followed New York in the net-gain-in-offices category, with the addition of six representative offices. Washington D.C. was next, with a gain of one Edge Act bank and three representative offices. In 1983, the two cities had two and three foreign office openings, respectively.

An Edge bank can make loans, accept deposits, and provide a wide range of banking services, but all of these must be directly related to foreign or international transactions. Foreign banks were permitted to open Edge offices for the first time in 1978.

Among those banks closing U.S. offices, European American Bancorp., New York, closed the most offices.

European American, which is owned by six European banks, has been "refocusing its efforts in the regional marketplace," according to a statement, and during 1984, merged its investment company, European American Banking Corp. into European American Bank & Trust Co., the lead bank. EAB also moved its Edge Act bank headquarters to Los Angeles from Miami, and is selling the Los Angeles Edge to a subsidiary of American Express International Banking Corp. And at the end of 1983, European American closed its Chicago Edge office.

European American Bancorp's assets dropped $1.2 billion to $7.5 billion at yearend 1984 as a result of this change in strategy.

Three Canadian banks also closed offices in the U.S.: Canadian Imperial Bank of Commerce, Toronto closed a branch in Portland, Ore.; the Royal Bank of Canada, Montreal, shut down a branch in Guanica, Puerto Rico; and Toronto Dominion Bank of California merged into American Asian Bank, both of San Francisco, on June 1. The former is a subsidiary of Toronto Dominion Bank.

However, though the Canadian banks accounted for the largest reduction in offices of any single country, six other Canadian banks increased the total number of offices by seven.

Making up the 906 foreign offices in the United States were: 178 agencies, 10 fewer than a year ago; 310 branches, up 41 from 1983; commercial bank subsidiaries increased by seven to 68; Edge Act banks rose by six to 41; there were 295 representative offices, down six from 301 in 1983; and three more offices in other categories (investment and finance company subsidiaries) raising the number to 14.

The number of cities with foreign offices increased to 45 last year from 40 in 1983.

For the 10 cities with the most foreign offices, there was a total increase of 25, with agencies down 13; branches up 37; commercial banks up five; Edge Act Banks up five; representative offices down 12; and all other offices up three.

In 1983, the top 10 cities showed a net increase of 64 foreign offices: agencies were off nine; branches up 51; commercial banks up 4; Edge Acts up 13; and representative offices up four.

Also, in 1983, the top 10 cities by number of foreign offices accounted for 91.1% of the total offices. Last year, the 10 cities made up 89.7%. ■

First Florida Banks Names New President, Chairman

TAMPA, Fla. — John C. Wulbern has been elected president and A. Bronson Thayer has been named chairman of First Florida Banks Inc., a bank holding company based here.

Mr. Wulbern, executive vice president of First Florida since 1978, succeeds A.L. Ekman, who will retire at the end of this month after 20 years with First Florida.

Mr. Ekman will continue as a member of the board of the parent company and its lead bank, First National Bank of Florida. His career in banking followed 25 years in the automobile business.

Mr. Thayer will succeed Mr. Ekman as chairman of the lead bank.

Charles P. Lykes and Mr. Wulbern have been elected vice chairmen of the bank.

Daniel L. Murphy, president of First National since 1976, has been elected to the additional post of executive vice president of the holding company. ■

Vermont Federal Bank Promotes Three Officers

BURLINGTON, Vt. — Stevenson H. Waltien Jr., senior vice president of Vermont Federal Bank FSB, has been promoted to executive vice president-administration.

Two other senior officers also were promoted: James W. Leavitt from senior vice president-controller to senior vice president-treasurer, and R. Stewart Wooster from vice president to senior vice president-business development. ■

Mammoth Bancorp Inc.

The Federal Reserve Board announced its approval of the application of Mammoth Bancorp Inc., Brownsville, Ky., to become a bank holding company by acquiring Brownsville Deposit Bank. ■

Summary of Survey Findings

The *American Banker* surveyed all of the 251 banks from 54 countries that have the 592 foreign banking offices in the United States. Listed below are some of the survey's more important findings:

- Hongkong & Shanghai Banking Corp., Hong Kong, again is the largest foreign bank in the U.S. with $7.1 billion in business loans, $18 billion in deposits, and $23.9 billion in assets in its eight branches and agencies, its Edge Act bank, and its commercial bank subsidiary, Marine Midland Bank NA, Buffalo, N.Y. Marine Midland is the largest foreign bank-owned commercial bank in the U.S. with $6.8 billion in business loans.
- Fuji Bank Ltd., Tokyo, moved up to second place with $5.7 billion in business loans, up 19% from a year earlier when it ranked seventh in the U.S. with $2.6 billion in commercial and industrial loans. The gain was attributable to its acquisition on Jan. 26, 1984, of Walter E. Heller & Co., Chicago, from Amerifin Corp. Walter E. Heller & Co. is a commercial finance company with approximately $2.8 billion in commercial receivables, which were included in the Fuji business loan total.
- Bank of Tokyo Ltd. and Midland Bank PLC, London, each moved down one notch in rank to third and fourth places, respectively. Bank of Tokyo had $5.2 billion in commercial and industrial loans, and Midland had $5.16 billion.
- Mistubishi Bank Ltd., Tokyo, had a 53% increase in business lending in the U.S. to move up to fifth place with $3.7 billion in commercial and industrial loans, compared with $2.4 billion in 1983, when it ranked ninth. The bank acquired Ban-Cal Tri State, San Francisco, in May 1984, to account for the bulk of the gain.
- The largest U.S. commercial banking firm acquired by a foreign bank last year was Harris Bankcorp Inc., Chicago, which was acquired by Bank of Montreal on Sept. 4, 1984. Harris, which reported assets of $8.8 billion at yearend 1984, owned Harris Trust & Savings Bank. Had the merger taken place prior to midyear 1984, Bank of Montreal would have ranked sixth among foreign banks in the U.S. with $3.3 billion in business loans, and Harris Trust & Savings would have ranked as the seventh largest foreign bank-owned commercial bank. Bank of Montreal ranked 18th among foreign banks in the U.S. with $1.8 billion in commercial and industrial loans booked through its U.S. offices as of June 30, 1984.
- The New York branch of Mitsubishi Bank Ltd., Tokyo, is the largest foreign branch in the U.S. with $2.2 billion in loans. Mitsubishi supplanted the New York branch of Dai-Ichi Kangyo Bank, which dropped to third place with $1.53 billion in commercial and industrial loans. Fuji Bank's New York branch was second with $1.55 billion in business loans at midyear.
- The largest agency office is located in Los Angeles and belongs to Industrial Bank of Japan Ltd., Tokyo. This office had $926 million in business loans, up 36% from a year earlier when it ranked second with $682 million. Bank of Montreal's San Francisco agency, which ranked number one in 1983 with $969 million in loans, fell to third place last year when loans booked through that office fell 31% to $672 million. The New York agency of Bancomer, Mexico City, was the second largest agency office at midyear 1984 with $895 million in business loans.
- Among the foreign bank-owned commercial banks, Crocker National Bank, San Francisco, again ranked second to Marine Midland Bank. Crocker, a subsidiary of Midland Bank, London, had $5.1 billion in commercial and industrial loans. The only newcomer among the top 10 was Bank of California Bank NA, San Francisco. It ranked ninth with $730 million in loans. The bank was a subsidiary of Ban-Cal Tri State, which was acquired by Mitsubishi Bank last May.
- The largest Edge Act bank owned by a foreign bank belongs to Banco Cafetero, Bogota, Colombia. Its Edge bank, Banco Cafetero International Corp., Miami, had almost $20 million in commercial and industrial loans on June 30, 1984, up 60% from $12 million a year earlier when it ranked third.
- New York remains the leading city for foreign bank offices with 383 last year, or 42.3% of the 906 foreign offices in the U.S.
- Japanese banks increased their share of the foreign bank lending market in the U.S. and again ranked number one among the countries with banking offices in the U.S. At midyear 1984, 24 Japanese banks had 79 U.S. offices with $36.5 billion in commercial and industrial loans, or 37.6% of the $97.1 billion in business loans booked by all foreign banks. In 1983, Japanese banks had 34% of the U.S. foreign bank lending market. Japanese banks' U.S.-booked business loans rose 24.6% last year and accounted for 7.4% of the entire U.S. business lending market.
- Banks from the United Kingdom represent the second largest group of banks from a single country. Last year, the number of British banks and U.S. offices increased to 14 banks with 55 U.S. offices, compared with 11 banks with 50 offices in 1983. Commercial and industrial loans, however, only rose 5.2% to $16.2 billion, and their share of the foreign lending market in the U.S. fell to 16.7% in 1984 from $17.9% in 1983.
- Approximately 45% of all business loans booked by foreign banks in the U.S. in 1984 were booked through their 298 branch offices. One-third of the loans were booked through their 66 commercial bank subsidiaries, and about 16% were booked through their 175 agency offices. ■

European Banks Open Most US Offices As Growth of Foreign Outposts Slows

Continued from Page 1

have eliminated the price differentials that existed between them and foreign banks in the U.S. marketplace.

In addition, the recent problems of U.S. banks in the foreign lending area have resulted in a reemphasis on the domestic market. As one foreign banker stated recently: "The golden age of foreign banking in the U.S. has ended."

Banking offices include branches, agencies, commercial banks, and New York investment companies. Also included in the category are Edge Act banks — specially chartered institutions that conduct the financing of international trade.

Why Deposits Grew

The sizable deposit growth of these banks is attributable to three factors:

- Some foreign banks, such as those based in Canada, are funneling deposits booked in their U.S. offices to their parent banks.

Canadian banks found it marginally cheaper to raise dollars here than in the Eurodollar market.

Deposits in the 49 U.S. banking offices of Canadian banks totaled $15.4 billion at midyear 1984, up 21% from $12.7 billion a year earlier, and up 73% from midyear 1982, when deposits totaled $8.9 billion.

Canadian banks accounted for 6.7% of all foreign bank deposits in the U.S. at midyear 1984, compared with 6% in 1983 and 1982.

- Japanese banks — which account for 38.3% of all foreign deposits in the U.S. — are following a request by their government to bolster foreign currency deposits as a cushion against lending in the same foreign currency.

Deposits in the 79 banking offices of the 24 Japanese banks in the U.S. jumped 52.4% last year, to $87.3 billion, and deposits were up 98% since June 1982, when they totaled $44.1 billion.

In 1982, Japanese banks accounted for 29.7% of all foreign bank deposits here.

- Some banks have shifted their booking of deposits to the International Banking Facilities (IBFs) of their U.S. offices.

Federal Reserve Board data indicate that a portion of the deposit surge may be attributable to these shifts.

The data show that from September 1983 to May 1984, "liabilities due to banks in foreign countries" jumped 32%, to $58.3 billion from $44 billion.

According to the the *Federal Reseve Board Bulletin* of October 1982, the Fed "permitted banking offices in the U.S. to establish IBFs in December 1981. The purpose was to allow these banking offices to conduct a deposit and loan business with foreign residents, including foreign banks, without being subject to reserve requirements or interest rate ceilings. IBFs are also exempt from the insurance coverage and assessments imposed by the Federal Deposit Insurance Corp. In addition, nine states have encouraged banking institutions to establish IBFs by granting favorable tax treatment under state or local law for IBF operations."

The Road to Caution

Over the last two years, many foreign banks have experienced a difficult time in the U.S. corporate lending market. Many loans were either unprofitable or bad.

As a result, foreign institutions here became more cautious, and business lending was curtailed. One foreign banker said some of his colleagues "have been burnt in C&I lending. They found most U.S. corporations were willing to work with them only when they priced below the market."

As a group, the nine Canadian banks here have experienced the greatest difficulty in the U.S. corporate lending market over the last two years. Some of these institutions sustained sizable losses in energy-related loans, while some had losses in real estate lending.

During the two years ending last June 30, C&I loans booked by the U.S. offices of the Canadian banks fell by $1 billion, from $9.3 billion to $8.3 billion.

The Canadian banks' share of the foreign bank lending market in the U.S. also fell, to 8.6% last year from 11.1% in 1982.

Meanwhile, many foreign institutions in the U.S. have turned to interbank lending as an alternative to C&I lending.

One foreign banker said the practice, which is short-term, unsecured lending between institutions, "is relatively more attractive than C&I lending, especially with the deterioration of margins [in business lending]."

Stated another: "After the bad experience with C&I lending, foreign banks would rather lend in the relatively safer interbank market and to U.S. utilities and municipalities."

According to Federal Reserve Board data for branches and agencies, lending to U.S. banks by branches and agencies rose 28%, to $28.4 billion from $22.2 billion, from June 30, 1982, to March 31 of last year. In addition, loans to foreign banks by these offices were up 16.5%, to $21.2 billion from $18.2 billion, over the same period.

During that time, C&I loans rose only 7.2%, to $59.2 billion from $55.2 billion.

Compared to last year's survey, business lending at all U.S. banking offices of foreign banks rose 9.4%, to $92.9 billion. Business loans for all U.S. banks were up 14.8% for that period.

However, deposits at all U.S. offices of foreign banks were up 27.6%, to $228.2 billion, over the same period, while deposits grew an estimated 11.2% for all U.S. banks. ■

One-Man Bank Branch Opens in Antarctica

SANTIAGO, Chile (UPI) — A Chilean bank announced this week that it has opened the first bank branch in Antarctica to serve what it called a growing resident population and burgeoning tourism.

The one-man office was opened last week by the Banco de Credito e Inversiones at "Villa las Estrellas," Chile's Antarctic village on the South Shetland islands, a manager said.

Six families live at the settlement set up last year next to the Chilean Air Force's Teniente Marsh base at the tip of the Antarctic peninsula.

"There's quite a bit of tourism in the area and eventually there will be 25 families living there," said Valery Norris, the bank's marketing manager.

Ms. Norris said the office will initially offer savings accounts for base personnel and settlement residents, as well as currency exchange for tourists.

"By the end of the year, we hope to have an on-line current account service there," she said.

The branch will also take charge of the payroll when a large team of construction workers arrives next September to lengthen the airstrip at the air force base, she said. ■

Definitions and Data Sources Used In Statistical Listings of Foreign Banks

The *American Banker's* study of foreign banking in the United States provides data on business loans (commercial and industrial loans), deposits, and assets of the U.S. banking offices of foreign banks as of June 30, 1984.

The data are presented in 14 tables and four pie charts. Sources of the data are given here as well as in the footnotes of the tables. Definitions of the various terms used in the study appear below.

Full-scale banking offices of foreign banks include commercial bank subsidiaries, branches, agencies, Edge Act banks, New York State investment companies, and finance company subsidiaries.

Agency: According to the International Banking Act of 1978, an agency is "any office or any place of business of a foreign bank located in any state of the United States or District of Columbia at which credit balances are maintained, checks are paid, or money is lent, but deposits may not be accepted from a citizen or resident of the United States."

Branch: A branch is defined as "any office or any place of business of a foreign bank located in any state of the United States or the District of Columbia that may accept domestic deposits that are incidental to, or for the purpose of, carrying out transactions in foreign countries."

In New York State, a large number of agencies of foreign banks have been granted powers by the state to issue large-denomination deposits to both domestic and foreign residents. For that reason, the *American Banker* follows the Federal Reserve Board's policy of classifying these agencies as branches. These agencies appear in the branch listing and are identified by footnote "m" after their name.

The source of the branch and agency data is the Federal Reserve Board's Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks, a quarterly report that these institutions are required to submit to the Fed.

According to the Fed's instructions, each branch and agency is required to file a separate report, unless there is more than one such office in the city. If a foreign bank has more than one branch or agency office in a city, one consolidated report may be filed.

Edge Banks: An Edge Act banking corporation is a nationally chartered organization set up to engage in international banking and investment, under the rules established in the 1919 Edge Act. The International Banking Act of 1978 permitted foreign banks to establish Edge banking offices.

An Edge bank can make loans, accept deposits, and provide a wide range of banking services, but all of these must be directly related to foreign or international transactions.

The source of the Edge bank data is the Federal Reserve Board's Report of Condition for Edge Act and Agreement Corporations. These are unconsolidated data for the Edge and for each domestic branch of the Edge. To obtain total C&I loans, deposits, and assets for each Edge, the head office and branch reports were combined.

Investment Firms: An investment company, under New York State banking law, is similar to a state-chartered commercial bank. However there are three major differences: 1) An investment company is not subject to the 10% lending limitation, while a commercial bank cannot lend to any one person an amount greater than 10% of its capital stock, surplus, and undivided profits. 2) An investment company has no restriction on investing in stocks of corporations, while banks cannot acquire the stock of any corporation. 3) An investment company cannot accept deposits, but can only maintain credit balances incidental to the conduct of its lawful business.

Only investment companies that are more than 50% owned by foreign banks are included in the listings.

The source of the 1984 investment company data was an *American Banker* questionnaire. The source of the 1983 investment company data was the Federal Reserve Board.

The 1984 data for commercial banks were provided by Data Resources Inc., Lexington, Mass., from their data base of commercial banks, which is based on the Federal Reserve's computer tape of the Consolidated Report of Condition for a Bank and Its Domestic and Foreign Subsidiaries, or "call report," for June 30, 1984. The 1983 data were provided by Carner and Associates, Springfield, Mo.

→ **Definitions: Page 60**

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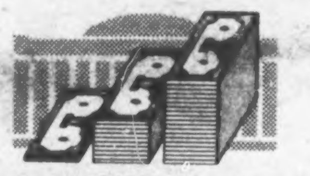
THRIFT REVIEW

Leaders Talk Shop

RON SHENKMAN

Ron Shenkman of the Los Angeles-based Westwood Savings & Loan Association is one of nine leaders in the thrift industry featured in today's annual Thrift Review. He and his peers talk about their strategies, careers, and worries about the changing financial services business. Also featured is the *American Banker* ranking of the top 300 thrifts in the United States. The section begins on page 13

TODAY



· Thrifts

THRIFT CONSOLIDATION: The thrift industry continued to consolidate in 1984, allowing the top 300 institutions to increase deposit share as the number of S&Ls and savings banks dropped 1

DOWNWARD SPIRAL: New York City's weaker savings banks continued to lose money in 1984, with four institutions losing a total of $177 million 1

ESOP SHOWS UP: Now that thrifts are converting to stock associations, Employee Stock Ownership Plans, or ESOPs, are no longer Greek fables to the industry 3

S&Ls STRETCH: Thrifts in Texas and California have embarked on campaigns which illustrate the industry's drive to knock down geographical barriers to deposits 3

GUILTY: A jury has held three former officers of an insolvent Maryland thrift liable for $10.4 million after finding them guilty of five counts of mismanagement and fraud 3

WILL EMPIRE STRIKE BACK? Empire of America Federal Savings Bank reported a $76.9 million net loss for 1984 but promised an upturn 45

LOSING PROPOSITION: Financial institutions across the country stand to lose millions because of their deals with some of the same firms that tripped up the Bank of America ... 1

REQUIRED READING: The President's Commission on Organized Crime has made suggestions on how financial institutions and the federal government can combat money laundering 4

Lenders Face Huge Losses

By MIKE CARROLL

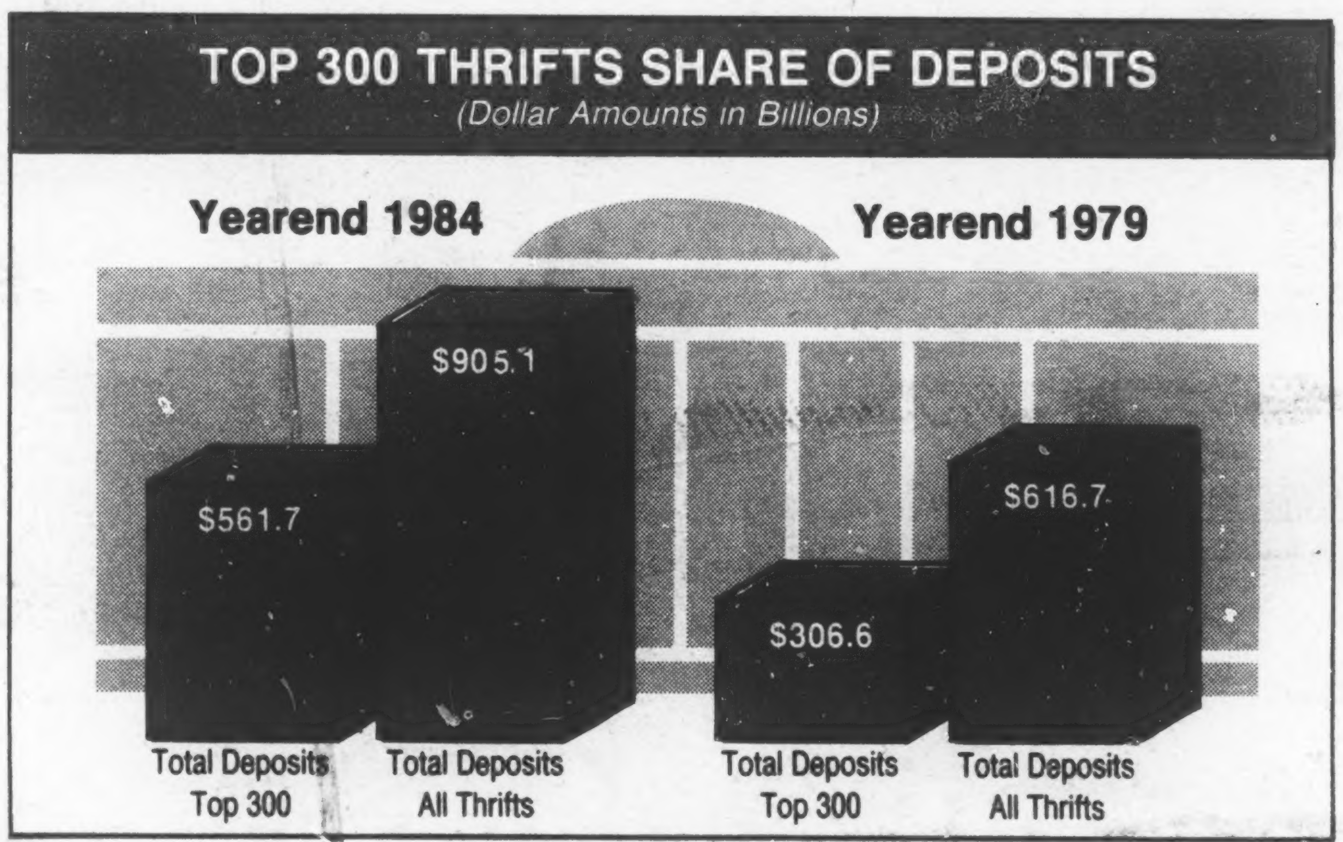
LOS ANGELES — Dozens of financial institutions across the country stand to lose millions of dollars because of their connections to some of the same group of firms whose activities in the mortgage loan area tripped up Bank of America.

These banks and thrift institutions are now at risk because of their involvement with a host of bankrupt companies, apparently inflated property loans, and failed insurance guarantees.

Many of these transactions are now under investigation by federal and local authorities. As more information comes to light, observers fear that what now appears to be one of the nation's largest banking frauds on record may soon grow even larger in scope.

"There are a number of other in-

➧→ Fraud: Page 6



Thrift Industry Shrinks as Top 300 Gain Larger Share

By L. MICHAEL CACACE

NEW YORK — The thrift industry — savings banks and savings and loans — continued to shrink last year. As a result, the top 300 institutions again increased their share of the thrift deposit market.

However, lower interest rates over the last half of 1984 helped slow the pace of industry consolidation last year, compared with the pace in 1983.

Top 300 Thrifts Ranking, Page 35

These are some of the findings of the *American Banker's* annual survey of the top 300 thrift institutions published today. Credit unions, although generally considered part of the thrift industry, are surveyed separately by the *American Banker* once a year.

By yearend 1984, the number of thrifts totaled 3,779 — with 3,394 of that total S&Ls and 385 savings banks. This is down 3.1% from 3,901 thrifts — 3,502 S&Ls and 399 savings banks — a year earlier. In 1983, the number of thrifts declined by 8.7%. And the largest decline occurred in 1982, when

➧→ Thrifts: Page 45

New York Savings Banks' Woes Mount

By DAVID LaGESSE

NEW YORK — Buffeted by a midyear rate war for deposits, New York City's weaker savings banks suffered accelerated losses in 1984, with four institutions losing a total of $177 million for the year.

Except for IOUs provided by regulators, the four institutions — The Bowery, Emigrant, Lincoln, and Williamsburgh savings banks — have been in the red since at least 1983, when they lost some $162 million.

Thus, these four savings banks technically owe more than they own, a condition once unallowable for American financial institutions.

The continued losses of the four underwater thrifts solidifies their need to find new capital. And that situation extends to many thrifts in less dire straits.

The bulk of the savings bank industry remains healthy and showed evidence of turning around from earlier losses,

➧→ Savings Banks: Page 49

"There is nothing sinister in so arranging one's affairs to keep taxes as low as possible. Everybody does so, rich and poor; and all do right, for nobody owes any public duty to pay more than the law demands: taxes are enforced exactions, not voluntary contributions. To demand more in the name of morals is mere cant."

Judge Learned Hand

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